Fostering Women’s Economic Empowerment
Through Special Economic Zones

The Case of Bangladesh

In Partnership with Canada and the World Bank Group Gender Action Plan

THE WORLD BANK

International Finance Corporation
World Bank Group
Fostering Women’s Economic Empowerment Through Special Economic Zones

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This report has been produced by a team led by Narissa Haider and Sevi Simavi of IFC. The core team was comprised of Martin Norman and Gokhan Akinci of IFC as well as Ayesha Barenblat, Alison Colwell, and Racheal Yeager of Business for Social Responsibility (BSR). The team gratefully acknowledges Monika Weber-Fahr, Cecilia Sager and Sumit Manchanda of the World Bank Group for their intellectual contributions to the overall design of the study.

Thoughtful comments and suggestions enhanced the overall quality of this publication. Individual chapters were refereed by a panel of experts comprising Thomas Farole (World Bank), Ganesh Rasagam (World Bank), Tara Holeman (IFC) and Naoko Otobe (ILO). In addition, the authors gratefully acknowledge the invaluable comments received from industry and NGO representatives which included Carrefour, Gap, H&M, Jabil, KappAhl, Levi Strauss, Li & Fung, Lindex, Marks & Spencer, Nike, St. John’s Medical College of Bangalore, Tesco and Wal-Mart.

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Women are a powerful economic force. For a country’s growth, they make important contributions as entrepreneurs and employees. And they support development more broadly, through the care and attention they bring to the welfare of their families. Studies show that opening economic options for women puts poverty reduction on a faster track. Special Economic Zones—geographical regions with special regulatory and legal regimes that aim to increase domestic and foreign direct investment—offer an opportunity for countries to embark on such a path.

But how? Our teams have looked across the globe, analyzing the influence special economic zones (SEZs) can have on promoting women’s economic empowerment while at the same time boosting zone and enterprise competitiveness in developing countries. This report—“Fostering Women’s Economic Empowerment Through Special Economic Zones”—summarizes their findings.

What is interesting: Most successful economic zone management approaches that also support women economic empowerment operate along three dimensions—fair employment and working conditions for female employees, equal access to opportunities for professional advancement, and investment opportunities for female entrepreneurs. The report presents an excellent compendium of policies and practices, ranging from laws, regulations, labor policies, gender-sensitive professional development programs, family support mechanisms and women’s health programs, through to supplier diversity and capacity-building.
initiatives. Based on research from eight countries around the world, we are sure you will find practical insights and recommendations here that also fit your situation!

The World Bank Group is committed to reducing gender based barriers in development, and with regard to our engagement with the private sector we focus on investment climates, helping governments understand the gender dimensions of business reform and growth, and on firm-specific approaches, such as working with financial institutions on increasing access to finance for women entrepreneurs, or with firms on understanding the relationship between better gender-adjusted labor practices and their performance. The experiences presented in this report will provide valuable lessons for us in systematically creating win-win options, opening up economic opportunities for women entrepreneurs and women employees that also result in growing investments and more competitive industries. The report is the product of a two-year collaboration between staff in the World Bank’s Financial and Private Sector Development group and IFC’s Women in Business Team. We are grateful for the support and funding from the Canadian International Development Agency (CIDA) which has made this important effort possible.

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This study examines the role export processing zones (EPZs) can play to create initiatives that promote women’s economic participation as a way to boost trade-zone competitiveness and generate sustainable jobs. Findings are based on field research in eight countries, as well as a global literature review.

The study identifies opportunities to support women’s economic participation at three levels:

- Female workers’ working conditions, examining legal and sociocultural factors;
- Opportunities for upward mobility; and
- Female entrepreneurship investment opportunities.

The People’s Republic of Bangladesh (hereafter Bangladesh) presents fantastic opportunities for improvement of policies and programs targeting female workers to help boost competitiveness and promote zone investment growth, because of the significant participation of women in the ready-made garment (RMG) industry in the EPZs in the country.

Methodology

This case study is based on findings from a combination of stakeholder organization interviews, qualitative factory-based research, and desk research. The primary research included 45 one-on-one and group interviews with civil society groups, workers’ organizations, government, and private-sector stakeholders (including international buyers and factory managers).

<table>
<thead>
<tr>
<th>Stakeholder Type</th>
<th>Number</th>
<th>Objective of Engagement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Civil Society</td>
<td>10</td>
<td>Determine challenges facing Bangladeshi women at work and at home, and learn about programs and policies seeking to address those challenges.</td>
</tr>
<tr>
<td>Female Entrepreneurs</td>
<td>3</td>
<td>Identify general challenges facing female entrepreneurs and assess specific challenges to starting/owning a business in a zone. Identify recommendations to facilitate increased female entrepreneurship in zones.</td>
</tr>
<tr>
<td>Worker Organizations</td>
<td>2</td>
<td>Identify labor rights issues unique to women, challenges to their resolution, and recommendations for the private sector.</td>
</tr>
<tr>
<td>Government</td>
<td>4</td>
<td>Identify government’s priorities, limitations, and potential role in solution. Discuss regulatory systems in place.</td>
</tr>
<tr>
<td>Private Sector</td>
<td>26</td>
<td>Identify drivers and challenges. Uncover perspective on female employees. Discuss existing or potential future programs or policies.</td>
</tr>
</tbody>
</table>
To collect EPZ-relevant statistical data, BEPZA counselors (see Good Practice Example 1, below) collected information on a randomized sample of factories and interviewed a sample of 395 workers—208 female and 187 male. These activities were used to assess unique challenges and opportunities for female workers in EPZs.

Using tools developed by the researchers, BEPZA counselors conducted 41 group interviews with a total of 395 workers. At least 2 women and 2 men were interviewed at each facility. Thirteen factories were randomly selected for detailed reports by counselors. The thirteen factories included 7 garment, 2 ladies’ undergarment, 2 tent, 1 pant (flat-knit), and 1 t-shirt (flat-knit) manufacturing facility. Of the factories included, the average size was ~2,000 workers with approximately 62 percent women and 38 percent men.

A significant body of literature exists on the RMG sector in Bangladesh and the role of women within that sector. Primary research was augmented by desk research, including twenty-four Bangladesh-specific reports, in addition to a review of related global research.
Women represent the majority of workers in export processing zones in Bangladesh, and as such, any investment in this group will have far-reaching impacts, from both business and social perspectives.

Creating women-friendly working environments has been shown to have measurable, positive effects on an enterprise’s bottom line, including:

- Reduced absenteeism and turnover, increased productivity, and enhanced worker loyalty;
- Legal compliance and risk mitigation; and
- Improved worker satisfaction and worker-management communication.

Investments have been shown to reduce absenteeism and turnover in particular. For example, a 2007 study conducted in one factory in Bangladesh found a 3:1 return on investment from a women’s health initiative, with returns realized through fewer days lost to absenteeism and decreases in staff turnover.1

Quantitatively and qualitatively, factories and international buyers interviewed for this study agreed that there were business benefits from workplace programs targeting women, in the form of enhanced worker loyalty and skills, reduced absenteeism, and reduced turnover. The assumption can be made that these results also contribute to improved productivity and quality.

Another key area of business benefit is in risk mitigation—preventing capital flight and supporting compliance with the law vis-à-vis women workers’ rights. This is important to buyers, and as women are among the most vulnerable employees, their need for protection is heightened. Increasingly, multinational corporations (MNCs) are considering social and environmental performance in addition to price, quality, and on-time delivery; gender-inclusive programs represent a key area of investment to prevent capital flight to other zones or enterprises with better social programs.

According to one company interviewed, the business benefits of investing in women go beyond one factory or one international company; supporting female factory workers is directly tied to the sustainability of the garment industry because of its dependence on millions of female workers.2

This study uncovered many examples of programs for which there is a clear business case for enterprise investment.

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2 BSR Interview, June 2010.
**Absenteism and Turnover Examples**

- In Bangladesh, China, Egypt, India, Pakistan, and Vietnam, HERproject (or Health Enables Returns) teaches female workers about reproductive health, family planning, and how to care for themselves through a series of in-factory educational sessions. Those workers in turn counsel and educate their peers in the factory. The business benefits from the program include decreased health-related absenteeism and staff turnover, an increased female labor pool, and improved worker-management communication.

- A garment factory in El Salvador offers in-factory health services in addition to those provided at the zone clinic and a “Future Mother’s Club” that offers prenatal and postnatal training and support. The factory also conducts investigations into health-related issues that contribute to absenteeism and uses the results to determine the content of health training programs and/or health fairs.

- The YoungOne Counselor Program, Bangladesh, helps workers and management address life and work problems before they create adverse effects on women at work. The factory has a total of 49 counselors (47 women) who act as the first point of contact for female workers to go to with family matters as well as workplace grievances. The system has helped YoungOne improve anticipation of potential absenteeism as well as develop better systems to explain and avoid absenteeism and turnover.

- In China, the Yan Xie, Timberland, and Social Accountability International (SAI) worker committee program established an elected worker committee and informed and advised workers and management on rights and responsibility issues. Average employee tenure doubled from 12.6 months to 25 months over the course of the program. This program does not target women only.

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**Productivity Examples**

- A garment factory in El Salvador contracts 12 buses to provide free transportation to its employees. The company noted that the program has provided clear benefits for both workers and the company. Benefits for women workers include more reliable and safer transportation and more net income to provide for their families. Benefits for the company include less money spent on taxes and benefits—assuming that a transportation stipend would otherwise be paid to workers—and more reliable production schedules as a result of punctual shift changes.

- Gap Inc.’s P.A.C.E. program provides professional development, literacy, and health education programs and general life-skills training to female workers in two garment factories in India. A program assessment by the International Center for Research on Women found that participating women reported higher efficiency at work, and greater ability to take on new and increased responsibilities.

- An anemia and intestinal worm treatment program and return-on-investment (ROI) study conducted in seven factories in Bangalore, India, provided drug treatment, dietary supplements, and awareness raising for women workers over a nine-month period. The program saw a reduction in workers who were anemic from 29.6 to 16.1 percent. Productivity rates for the anemic worker control group increased by 6–8 percent on average—with an average of 30 percent of factory workers testing anemic in the study, treatment programs could be expected to raise overall factory productivity by 2–3 percent.

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**Compliance and Risk-Mitigation Examples**

- The Friendly Environment for All program, Vietnam, was a rights and responsibilities program designed to improve a factory’s compliance performance by engaging workers more effectively on their rights. The program included management training and a “Worker Initiative Program” in which workers submitted ideas for factory improvements. The program improved worker-management communication, reduced turnover, and improved buyers’ relationship with the factory through increased trust.

- H&M Rights and Responsibilities Soap Operas introduce the concept of rights and responsibilities for workers through culturally sensitive and locally produced video dramas that can be shown during the factory lunch hour or other break periods. The soap opera format did not intentionally target female workers, yet the high percentage of women in the workplace was reflected in the films. The videos were made in 2008 and released in 2009, and cost approximately Tk 100,000 to produce, with additional resource investment by H&M staff in Bangladesh. H&M shares the videos with any company who demonstrates a clear commitment to improving its workers’ rights and responsibilities awareness.
Women also make critical contributions to their families and communities, and to national and global economies. Enhanced economic participation by women, currently underrepresented in the formal labor force in the majority of developing countries, can contribute to overall economic growth. When women are free to seek an education or work outside the home, they become more able to contribute to their own development and that of their families, communities, and societies. In particular, greater gender equality in education and income can enhance a woman’s decision-making power within the household. When men and women are able to take up jobs and occupations according to their ability and preference rather than gender norms, aggregate productivity may increase. And when countries are able to mobilize the equal participation of men and women in social and political life, governments and policies—making bodies are likely to gain in diversity of views and voices. Finally, women entrepreneurs are more likely to generate jobs for other women in the community and create cascading social and economic benefits of gender inclusion in the workplace.3

As women’s incomes rise and they expand their control over household spending decisions, their household resource allocation differs from that of men. Studies have demonstrated, for example, that women dedicate higher monetary amounts to family health and nutrition, and to children’s education.4 Over the longer term, such shifts may reduce infant, maternal, and overall mortality rates.

Therefore, increasing women’s economic empowerment in SEZs, by reducing undernourishment in children, will help decrease chronic infant sickness, stunting, and impaired social and cognitive development. These shifts can contribute to a long-run macroeconomic effect by improving human capital and thus the labor productivity of a society.3

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3 Simavi et al., 2010
domestic product growth and gender equality). Two studies that address this problem, using 3SLS estimation techniques, are Baliamoune-Lutz, “Globalisation and Gender Inequality: Is Africa Different?” *Journal of African Economies* 16 (2): 301–348; and Stephanie Seguino and James Lovinsky, “The Impact of Religiosity on Gender Attitudes and Outcomes” (UNRISD, 2009). Results from macroeconomic research on gender and growth, surveyed in Janet G. Stotsky, *Gender and Its Relevance to Macroeconomic Policy: A Survey*, (International Monetary Fund, 2006) are consistent with the microeconomic research. Although causality is difficult to conclusively establish because of limited time series data, this combined body of work offers a convergence of evidence on the benefits of gender equality in education and, to a lesser extent, employment, for societal economic well-being.
The Bangladeshi zone program is publicly owned and regulated and includes a total of 8 export processing zones in Bangladesh. Dhaka EPZ and Chittagong EPZ, the two largest zones, were visited for this study. Chittagong EPZ is slightly larger than Dhaka EPZ, but the management systems of the zones are identical.

Zones in Bangladesh are regulated by the Bangladesh Export Processing Zones Authority (BEPZA), which is the government body tasked with attracting foreign investment in EPZs, and with regulating practices within the zones. BEPZA regulates the EPZs through two main sets of legislation, Instructions 1&2 and the EPZ Workers’ Association and Industrial Relations Act (2010). The Bangladesh Labour Law does not apply in the zones, except in instances where there is no specific BEPZA Instruction, in which case the National Labour Law may be followed. Trade unions are outlawed in EPZs in favor of worker-organized “workers’ associations,” according to the act noted above.

Dhaka and Chittagong EPZs are considered commercially successful, with US$64.38 and US$57.52 million in investment and US$1,216.49 and US$1,333.53 million in exports, respectively, in 2009–2010. The RMG sector as a whole generated US$12,347.77 million in exports in 2008–2009, representing 79 percent of Bangladesh’s total exports. Comparatively, EPZ exports represent 16.5 percent (US$2,581.70m) of Bangladesh’s total exports of US$15,565.19 million, implying that there is remaining opportunity to grow EPZs’ share of exports.

The largest percentages of zone investment come from South Korean investors, followed by investors from Bangladesh, Japan, and China, including Hong Kong. As of 2008, 65 percent of EPZ units make garments, textiles, and related products, and these sectors also account for 74.8 percent of zone investment and 86 percent of zone employment. Furthermore, although the number of garment factories in EPZs represents only 1 percent of the total in the country, these factories are much larger than those located outside of zones, and represent over 20 percent of total garment exports.

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Dhaka EPZ and Chittagong EPZ have a total of 257 active enterprises and 208,365 Bangladeshi factory workers, 63 percent of whom are women. While both EPZs are significant employers of women, these jobs tend to be concentrated at the level of assembly line workers. As illustrated in Table 2, women’s participation drops significantly at the staff and officer levels.

Other relevant data points include percentages of temporary versus contracted workers and percentages of technical and nontechnical officer-level staff. Women represent a higher percentage of permanent workers than of total workers, which could indicate lower turnover rates and longer terms of service among women. Women represent lower percentages of officer-level staff, though it is worth noting the significant difference between Chittagong and Dhaka zones in this regard. It is also worth noting that women with technical qualifications seem more likely to receive an officer-level job than those without.

Export zones in Bangladesh are generally considered to have better working conditions, higher wages, and higher productivity than outside of the zones. Zone workers are also more skilled and have higher levels of education than those outside the zone—one study found that female workers in EPZs had an average of 8 years of education, compared with 4 years for women working outside the zones.9 In addition, EPZ workers are more likely to come from land-owning, food-secure households.10 And finally, women working in EPZs tend to be younger and single or, if married, are likely to have fewer children than women in other industries.

It is often common for women to work in specific types of factories (such as garment and electronics manufacturers), while men are more common in other types of factories (such as textile and knitwear facilities).11 Jobs are often segregated by gender as well—for example, women often dominate the sewing floor, while men are more likely to do ironing and cutting.12


12 BSR Interviews with Chittagong EPZ Management and factory management in Dhaka and Chittagong, February 2010.

### TABLE 2  Number and Percentage of Female Local Workers at Job Levels

<table>
<thead>
<tr>
<th>Zone</th>
<th>Male</th>
<th>Female</th>
<th>% of Total</th>
<th>Male</th>
<th>Female</th>
<th>% of Total</th>
<th>Male</th>
<th>Female</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>CEPZ</td>
<td>46,842</td>
<td>92,451</td>
<td>66%</td>
<td>5,227</td>
<td>1,502</td>
<td>22%</td>
<td>6,735</td>
<td>1,802</td>
<td>21%</td>
</tr>
<tr>
<td>DEPZ</td>
<td>30,512</td>
<td>38,560</td>
<td>56%</td>
<td>4,040</td>
<td>840</td>
<td>17%</td>
<td>2,959</td>
<td>291</td>
<td>9%</td>
</tr>
</tbody>
</table>

*Source: BEPZA Zone Data December, 2010.*
Within zones, all workers are eligible to use the BEPZA hospital facilities and are eligible to apply for their children to attend a school within the Dhaka EPZ. In addition, the BEPZA hospital in Dhaka EPZ provides prenatal examinations and vaccinations for pregnant women working within the zone, and factory management within the zone is required to release pregnant workers for these examinations during working hours. In practice, it is not common for factory workers to send their children to the Dhaka EPZ school as school fees are often prohibitive. Workers do use hospital services, though women are often reluctant to take time off from work to receive prenatal care, particularly if they are paid on a piece-rate basis and will lose wages by doing so. Stories of women hiding pregnancy from supervisors to avoid compulsory prenatal care were heard in interviews with BEPZA counselors.

The data above illustrate that while there is a higher prevalence of women on average within the surveyed enterprises and women tend to have a similar length of service as men, they remain largely underrepresented in terms of supervisory positions. In addition, the counselor surveys found that simple investments in menstrual health and hygiene, nutrition and child care would dramatically improve female absenteeism and turnover rates within these enterprises.

During the same time period BEPZA counselors also conducted 395 worker interviews that found similar trends (see Table 5 below). Worker interviews also illustrated that men and women have a similar length of service: on average, 8.6 and 8.1 years, respectively. However, women tend to be underrepresented in worker committees and supervisory positions. Reasons for turnover were also markedly different by gender, with men leaving for better-paying jobs, often abroad, while women left for maternal care. Stories of women hiding pregnancy from supervisors to avoid compulsory prenatal care were heard in interviews with BEPZA counselors.

BEPZA Counselor Data Summary

BEZPA counselors collected data from 13 enterprises across the Dhaka and Chittagong EPZs. Some key takeaways from these factory reports are included in Table 4 below.

### TABLE 3  EPZ Employee Positions Male/Female

<table>
<thead>
<tr>
<th>Data Point (CEPZ + DEPZ)</th>
<th>Male</th>
<th>Female</th>
<th>Female as % of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td># of Permanent (contracted) Workers</td>
<td>43,603</td>
<td>116,010</td>
<td>72%</td>
</tr>
<tr>
<td># of Casual (noncontracted) Workers</td>
<td>10,216</td>
<td>15,001</td>
<td>59%</td>
</tr>
<tr>
<td># at Technical Officer Level</td>
<td>3,978</td>
<td>1,302</td>
<td>25%</td>
</tr>
<tr>
<td># at Nontech Officer Level</td>
<td>5,716</td>
<td>791</td>
<td>12%</td>
</tr>
</tbody>
</table>

Source: BEPZA Zone Data December, 2010.

### TABLE 4  Key Findings, BEPZA Counselor Factory Reports, Collected March–April 2010

<table>
<thead>
<tr>
<th>Data Point</th>
<th>Male</th>
<th>Female</th>
<th>Female as % of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td># of Workers</td>
<td>763</td>
<td>1220</td>
<td>62%</td>
</tr>
<tr>
<td>Absenteeism: Most Frequently Cited Reason</td>
<td>Family/personal illness</td>
<td>Menstrual pain</td>
<td></td>
</tr>
<tr>
<td>Length of Service in EPZ (years)</td>
<td>8.6</td>
<td>8.1</td>
<td></td>
</tr>
<tr>
<td># of Line and Floor Supervisors</td>
<td>463</td>
<td>127</td>
<td>22%</td>
</tr>
</tbody>
</table>

13 BSR Interviews with BEPZA, Dhaka EPZ management and Chittagong EPZ management, February 2010.
primarily to address family and child-care needs. This illustrates that investment in certain gender initiatives such as better child care could help zones retain female workers and thereby boost competitiveness.

Overall, support services for workers are underutilized and underresourced. Most enterprise-based child-care facilities are only set up to adhere to the law, providing a room but no child-care staff. As noted by one worker, “Child-care facilities are just set up for buyers to examine. They are badly lit, poorly ventilated, and have no actual providers on staff.”

Many workers found BEPZA school fees to be prohibitive (up to half of their salary per child), and a large majority (92 percent) did not use the schools. 58 percent of workers found the BEPZA hospital to be unsatisfactory because of inadequate medicine provided, not enough or poor-quality doctors, a long wait for service, and expensive and substandard service (answers varied). Interviews also revealed poor personal health and nutrition, due to workers’ skipping breakfast, enterprises’ providing “poor-quality” meals or no meals, and the common occurrence of dehydration and weakness, which contributed to absenteeism. Poor personal health has resulted in over 94 percent of workers interviewed taking sick days within the last 6 months. Although 44 percent percent of female workers have bank accounts, a very low percentage of these workers have established direct deposit of their salary. In Chittagong EPZ, though percentages of women with bank accounts are higher, almost no women or men have established direct deposit of salary.14

Providing zone-wide support for worker health, child-care support, better nutrition, and access to banking and direct deposit options within enterprises will particularly help address absenteeism and turnover rates among female factory workers and boost overall zone competitiveness.

Legal and sociocultural challenges are explored in more detail in the section that follows, along with upward mobility and opportunities for female entrepreneurs.

### Table 5: Key Findings, BEPZA Counselor Worker Interviews, Collected March–April 2010

<table>
<thead>
<tr>
<th>Data Point</th>
<th>Male</th>
<th>Female</th>
<th>Female as % of Total</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td># of workers surveyed</td>
<td>187</td>
<td>208</td>
<td>53%</td>
<td>94%</td>
</tr>
<tr>
<td>Missed work in last 6 months</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frequently cited reasons for days missed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aware of BEPZA hospital</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dissatisfied with hospital service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing: Want dorms</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child care: Not using or not available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frequently cited reasons for leaving</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have established bank accounts</td>
<td>52%</td>
<td>48%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct deposit of salary in bank account, DEPZ</td>
<td>45%</td>
<td>7%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

A country’s legal framework and cultural norms play a significant role in determining women’s economic opportunities and fair employment status. In addition, key issues such as education, health, and living conditions impact women’s ability to excel and advance in the workplace. Finally, female entrepreneurship is an area of opportunity where women face unique challenges.

This study sought to identify key barriers and enablers within zones that impact women’s fair employment, advancement, and entrepreneurial investment opportunities in Bangladesh. The study found several common factors across countries that can act as obstacles to or enablers of women’s economic empowerment. Policies, initiatives, and business practices can become enablers to spur women’s economic participation.

These themes are explored within Bangladesh specifically around the following categories.

- **Legal Framework**: International and local laws pertaining to female employees and their enforcement. Women often lack access to employment opportunities in the formal sector, and require additional protections as employees, such as maternity leave and child care.
- **Social and Cultural Factors**: Cultural norms dictate women’s home responsibilities and can impact their economic participation, and social factors including education, health, child care, and living conditions can impact women’s ability to work and excel at work.
- **Professional Advancement**: Advancement opportunities for women are tied to education and skills development, and also influenced by social and cultural factors.
- **Entrepreneurship**: Female entrepreneurs often lack access to capital, land, and business networks, and need training on business skills, management, and market identification.

This study has also identified replicable good practices in Bangladesh, which are outlined in the section “Good-Practice Enablers of Women’s Economic Empowerment in Bangladesh” that follows on page 25.

**Legal Framework and Impact on Women**

The primary law affecting Bangladeshi workers is the Labor Act of 2006, which consolidated parts of 25 acts into one. The export processing zones are governed by a separate law, the EPZ Workers’ Association and Industrial Relations Act 2004 (amended October 2010), which forbids union membership but permits “workers’ associations” that have collective bargaining rights. The establishment and effectiveness of these workers’ associations varies widely, as they depend on the initiative of the workers in an individual factory to
establish an association and on the effectiveness of the association members and executive leadership.\(^\text{15}\) Some organizations, like Solidarity Center in Bangladesh, have created capacity-building programs for workers’ associations to help support their effectiveness. However, survey results found that only 1 percent of women participated in workers’ associations, suggesting that the associations may not deliver benefits to female factory workers regardless of their effectiveness.

The National Minimum Wage Board increased the minimum wage of the RMG sector in 2010, following lengthy debate between the government and labor organizations. The new minimum wage, which came into effect on November 1, 2010, is Tk 3,000 (US$43) per month, up from the previous minimum wage of Tk 1,662 (US$25). Unrest followed the agreement, because the minimum wage fell far short of labor unions’ demands of Tk 5,000. The 2010 pay structure has seven grades, with the highest pay fixed at Tk 9,300 (US$140).\(^\text{16}\) The EPZ law amendment also included a minimum wage adjustment to rates above the new national minimum wage (see Table 6, p 10 for details). The amendment also stipulated additional benefits including Conveyance Allowance, House Rent, Medical Allowance, Maternity Benefit, Festival Bonus, Provident Fund, and Overtime.\(^\text{17}\)

**Tables 6 and 7** summarize a few illustrative conventions and laws currently in place that affect women. Most laws related to women’s rights at work are acceptable or even good on paper, but enforcement is largely ineffective. Weak enforcement limits most laws’ positive impact on women, and sometimes creates opportunities for unintended negative consequences. The child-care law, for example, is mostly ineffective in Bangladesh, both inside and outside of the EPZs. The language of the law is vague—it calls for a “room” but does not specify the requirement of a provider—and thus employers invest in the minimum required by the law and women do not benefit from workplace child care. Research found that 92 percent of workers surveyed were not using their factories’ child-care center or lacked access to a child-care center. A focus group of BEPZA investors

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**TABLE 6** Ratification of ILO Core Conventions and CEDAW

<table>
<thead>
<tr>
<th>ILO Convention</th>
<th>Ratified or Not</th>
</tr>
</thead>
<tbody>
<tr>
<td>29  Forced Labor</td>
<td>Ratified</td>
</tr>
<tr>
<td>87  Freedom of Association and Protection of the Right to Organize</td>
<td>Ratified</td>
</tr>
<tr>
<td>98  Right to Organize and Collective Bargaining</td>
<td>Ratified</td>
</tr>
<tr>
<td>100  Equal Remuneration</td>
<td>Ratified</td>
</tr>
<tr>
<td>105  Abolition of Forced Labor</td>
<td>Ratified</td>
</tr>
<tr>
<td>111  Discrimination (Employment and Occupation)</td>
<td>Ratified</td>
</tr>
<tr>
<td>138  Minimum Age Convention</td>
<td>Not Ratified</td>
</tr>
<tr>
<td>182  Elimination of the Worst Forms of Child Labor</td>
<td>Ratified</td>
</tr>
<tr>
<td>UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)</td>
<td>With Reservations</td>
</tr>
</tbody>
</table>
confirmed that child-care centers were underutilized. Overall, women require additional legal protection and better enforcement of existing positive provisions.

A strong government policy in support of child care should take into account the potential negative impacts of such a policy, and so should supportive innovative and collaborative solutions to minimize the cost of compliance with legislation. Some governments, for example, offer grants to companies for the cost to set up a child-care center; other governments provide subsidies to child-care centers near industrialized areas. A third option is the establishment of a voucher system, whereby employers pay for vouchers that can be redeemed at registered child-care centers.

Social and Cultural Factors

Bangladesh has roughly 156 million residents and is one of the world’s poorest and most densely populated countries. It is a traditionally agricultural society, with an increasing trend toward urbanization and migration by young populations seeking employment in industrial sectors.

Bangladesh is classified as a “Least-Developed Country” (LDC) and ranks 146th out of 182 countries in UNDP’s Human Development Report 2009. Since achieving independence from Pakistan in 1971, Bangladesh remains one of the few democracies in the Muslim world. Bangladesh is rated as “Partly Free” by Freedom House and has a Political Rights Score of 3/7 (1=most free) and a Civil Liberties Score of 4/7. Weak governance and corruption, widespread poverty, and high population density, as well as periodic flooding and drought, remain major challenges to economic development.

Economically, the export sector is dominated by the ready-made garment (RMG) industry, which represents 75 percent of Bangladeshi exports. Other

### TABLE 7 Illustrative Laws and Regulations Affecting Women’s Economic Opportunities

<table>
<thead>
<tr>
<th>Law</th>
<th>Law Description</th>
<th>National or Zone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity leave Section 46, Labor Law 2006</td>
<td>Leave of 16 weeks with pay. Provisions: • Worker shall not receive benefit unless she has served for minimum period of six months prior to notice of probability of delivery. • No maternity benefit shall be payable to any woman if at the time of her confinement she has two or more surviving children.</td>
<td>Both</td>
</tr>
<tr>
<td>Child care Section 94, Labor Law 2006</td>
<td>1 “children’s room” required for every 40 female workers with children below 6 years of age. Provisions: The room is required to be of such an area that it can provide 600 square centimeters (previously 20 sq. ft.) of space for each child and the minimum height of such room shall not be less than 360 centimeters.</td>
<td>Both</td>
</tr>
<tr>
<td>Pregnancy testing</td>
<td>No law prohibits testing workers for pregnancy prior to hire.</td>
<td>Both</td>
</tr>
<tr>
<td>$35/month Apprentice $53/month Operator</td>
<td>$42/month Helper $58/month Senior Operator</td>
<td>$49/month Junior Operator $102/month Master</td>
</tr>
</tbody>
</table>
exports include jute, leather, shrimp, pharmaceuticals, and ceramics. Agriculture, including production of rice, maize, and vegetables, remains the most important domestic industry.

As Table 8 (below) illustrates, Bangladesh’s performance in gender equality remains mixed. While some progress has been achieved in economic empowerment and education, women are still at a significant disadvantage in health, nutrition, employment, and political participation. Disparities in adult literacy persist, and women’s participation in leadership positions in the public and private sectors remains low. Women remain unequal under the law, especially regarding divorce, inheritance, and property rights. Rape, dowry-related assaults, acid throwing, and other violence are not uncommon, particularly in rural areas, and are widely underreported and underprosecuted.21

<table>
<thead>
<tr>
<th>TABLE 8</th>
<th>Socioeconomic Indicators: Bangladesh (various sources, 2005–2009)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Indicator</strong></td>
<td><strong>Total Adult Population</strong></td>
</tr>
<tr>
<td>% of population living on less than US$2 per day</td>
<td>81%</td>
</tr>
<tr>
<td>Education (combined primary, secondary, tertiary)</td>
<td></td>
</tr>
<tr>
<td>Literacy (for ages 15+)</td>
<td>53.5%</td>
</tr>
<tr>
<td>Labor force participation</td>
<td></td>
</tr>
<tr>
<td>Unemployment</td>
<td></td>
</tr>
<tr>
<td>Women-held seats in parliament and women in government at ministerial level</td>
<td></td>
</tr>
<tr>
<td>Female legislators, senior officials, managers</td>
<td></td>
</tr>
<tr>
<td>Female professional and technical workers</td>
<td></td>
</tr>
<tr>
<td>Earned income (USD annually)</td>
<td>$1,282</td>
</tr>
<tr>
<td>Women with unmet family planning needs</td>
<td></td>
</tr>
<tr>
<td>Births attended by skilled health professional</td>
<td></td>
</tr>
<tr>
<td>Maternal mortality rate (per 100,000 live births)</td>
<td></td>
</tr>
</tbody>
</table>

**Major Religions**

| | |
| Muslim | 88.5% |
| Other | Hindu 10.5%, Christian 0.3%, Buddhist 0.6% |

**Gender Measures**

| | |
| Gender-related development index (GDI)a | 0.536, Rank 140/177 countries |
| Gender empowerment measure (GEM)b | 0.264, Rank 108/109 countries |


a “The gender-related development index (GDI), introduced in Human Development Report 1995, measures achievements in the same dimensions using the same indicators as the HDI but captures inequalities in achievement between women and men. It is simply the HDI adjusted downward for gender inequality. The greater the gender disparity in basic human development, the lower is a country’s GDI relative to its HDI.” (source: http://hdrstats.undp.org/en/countries/country_fact_sheets/cty_fs_BGD.html) Bangladesh’s GDI value, 0.536, should be compared to its HDI value of 0.543. Its GDI value is 98.7% of its HDI value. Out of the 155 countries with both HDI and GDI values, 100 countries have a better ratio than Bangladesh’s.

b “The gender empowerment measure (GEM) reveals whether women take an active part in economic and political life. It tracks the share of seats in parliament held by women; of female legislators, senior officials and managers; and of female professional and technical workers—and the gender disparity in earned income, reflecting economic independence. Differing from the GDI, the GEM exposes inequality in opportunities in selected areas.” (source: http://hdrstats.undp.org/en/countries/country_fact_sheets/cty_fs_BGD.html)
Major challenges for women entering or advancing within the formal workforce include access to education, vocational skills, health, finance and housing, family responsibilities, transportation to and from work, and rights awareness.

**Employment**

Women’s employment in Bangladesh has grown significantly in recent decades. From 1995 to 2003 women’s employment increased almost one and a half times. A notable area of growth for this study, and for the Bangladeshi economy, has been in the RMG industry, which has created hundreds of thousands of jobs for women since the early 1990s.

Factory managers interviewed in Bangladesh commented on their preference for female workers because of their reduced likelihood of unrest, their smaller hands, which enable them to do more delicate and intricate work, and their higher patience levels. One study identified a perception that women performed better than men, and that their “sincerity” and “law-abiding nature” made them more desirable employees. Women’s entry into the labor force in the RMG sector was further facilitated by the historical participation of Bangladeshi women in sewing and dressmaking at home. Thus, technically “unskilled” young women were seen as requiring only limited training.

However, jobs in the RMG sector have not come without challenges. A low minimum wage that does not meet living-wage standards, excessive overtime, incorrect payment of wages, and limited freedom of association are issues pervasive throughout the sector in Bangladesh. External studies have similarly concluded that even where unions or workers’ associations are allowed, women often lack upward mobility opportunities, remain unable or unwilling to unionize, and have no representative voice in garment factories. A 2008 study of working women found that 70 percent of “operators” and 78 percent of “helpers” reported receiving verbal abuse from supervisors and having a resulting fear of supervisors. Another study found that 60 percent of women workers interviewed reported being subject to obscene and sexually suggestive language in the workplace; others reported instances of physical sexual abuse. None of the above studies were focused on the EPZs, and as conditions within EPZs are viewed as better than those outside, they may experience the above issues less frequently.

Surveys found that women face additional unique challenges regarding transport to and from the zone and security concerns, a lack of access to in-factory child care, and limited representation in worker committees and supervisory roles, as well as inappropriate maternity leave and benefits. Female workers often suffer disproportionately because of their greater likelihood of being hired at a lower level than male workers, their lack of representative female voices in unions and workers’ associations, their home responsibilities, their lower education levels, and their vulnerability to sexual harassment.

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23 BSR Interviews with factory management in Dhaka and Chittagong, February and June 2010;


27 Paul–Majumder, Pratima (2008), *Social, Economic and Health insecurity affecting women’s participation in the labor market and their labor productivity*, Dhaka.


Wage discrimination, though against the law, still occurs in the RMG sector, both inside zones and outside. A 2007 study of the RMG industry found that women earn 15.9 percent less than men on average. Job discrimination or “occupational sex segregation” is also common. In addition, women tend to be restricted to lower-paying industries and lack access to higher-paying jobs (See the following section, Professional Advancement Opportunities). The study concluded that education reform and educational programs targeting women could reduce occupational segregation and improve women’s economic status.

Education
While Bangladesh has seen significant advances in gender equity in education due to targeted government policies to increase girls’ enrollment in primary and secondary schools, a significant gender gap persists in terms of adult education and economic and political participation.

The Female Stipend Program (FSP) was created in 1982 in Bangladesh to help increase the enrollment and retention of girls in secondary schools, and to delay marriage and motherhood and support poverty reduction. This strategy was a response to the growing population and its impact on poverty. FSP provided a monetary stipend to rural girls entering secondary school, including a monthly sum ranging from Tk 25 in Class 6 to Tk 60 in Class 10 (US$0.37–$0.88 in July 2006), as well as additional support for books and exam fees. Continued receipt of the stipend is conditional upon an individual’s attendance rate (minimum 75 percent), as well as a minimum exam score of 45 percent. Participants are also required to abstain from marriage until after obtaining their school certificate or turning 18. From the introduction of the nationwide program in 1994 through 2003, girls’ enrollment in secondary school almost doubled, from roughly 240,000 to almost 450,000.

In the 1990s, the focus of FSP expanded beyond reducing fertility to include increasing women’s employment opportunities in both the formal and informal sectors. This was seen as an effective means of reducing rural poverty and driving economic growth. These shifting objectives corresponded with the growth of the RMG sector and the creation of millions of unskilled job opportunities for women.

Women represent the majority of employees in RMG, which is the country’s major export sector. Over time, it is expected that the FSP will increase the education and skills of the RMG sector’s workforce. In the future, an educated female workforce could contribute to increased foreign investment in the RMG sector, and to potential investments in other higher-value sectors, such as electronics parts assembly and IT services.

A study underway at Yale University, seeking to demonstrate the positive impact of women’s employment in the garment sector on their village communities, has found a correlation between women with jobs in the garment sector and 5-year-old girls attending school: If the number of women with jobs in the garment sector doubles, the likelihood of girls in schools increases by almost 7 percent.

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32 Universal Primary Education (UPE) program. The government launched several initiatives to increase enrollment: building new schools, establishing community and satellite schools, improving teacher training, and providing free tuition for female students. Targeting poor, underserved communities was central to programs like the Food for Education Program, which provided wheat or rice to poor families as an incentive for children to attend school regularly.
Recent studies have noted that newer hires in zones tend to have higher education levels. Female workers in EPZs also tend to have higher education and skill levels than other female workers. One study found that female workers in EPZs had an average of 8 years of education, compared with 4 years for women working outside the zones. However, many older women currently working in Bangladesh’s zones likely left school prior to the government reforms and have lower levels of formal education. Also, the perception among managers is that female workers are less educated; efforts must be made to change these perceptions.

**Health**

Female factory workers in Bangladesh are vulnerable to myriad of health issues, including malnutrition, communicable diseases, pregnancy complications, incorrect use of family planning materials, and reproductive infections and diseases. Key areas of need included pre- and postnatal care, HIV/AIDS, nutrition, family planning, early detection of breast and cervical cancer, and occupational safety and general health. In general, workers in EPZs are thought to be healthier than those working outside, because of higher wages and better working conditions on average. Still, all the challenges below likely apply to EPZ workers, but are less frequent.

Priority issues include malnutrition and menstrual hygiene. “Women are more malnourished than men at every stage of life but this phenomenon is more visible in the case of adolescent girls and pregnant mothers. A quarter of maternal deaths are associated with anemia and hemorrhage.” In Bangladesh, 47 percent of preschool-age children and pregnant mothers are anemic, and 25 percent of pregnant women are deficient in vitamin A. A 2003 study by the Bangladesh Institute of Development Studies found that over 30 percent of women had developed chronic illnesses such as gastrointestinal infections, urinary infections, and anemia since starting work in the garment sector.

Sanitation, access to water, and health taboos and prejudices impact women’s menstrual hygiene and reproductive health. Reproductive-tract infections are common, and many women miss work during their menstrual cycle because of pain and embarrassment. In individual and focus-group conversations with approximately 25 factory operations and human resources managers, the study found that the majority were familiar with the issue of menstrual hygiene because of its impacts on their rates of absenteeism.

Family planning products are for the most part available to women (note the very low figure of 17 percent of women with unmet FP needs in Table 8), especially in urban areas, and are widely used by female garment workers. However, interviews also revealed common misuse of those products out of

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lack of awareness. For example, one NGO said that many women take 2–3 types of oral and injected contraceptives at once. Such misuse can enhance rather than reduce risk of unplanned pregnancies or other health risks to women.

Though illegal, domestic violence and other violent acts against women are common, and are closely related to women’s isolation and restricted movement, particularly in rural areas. The 2007 Bangladesh Demographic and Health Surveys by the National Institute for Population Research and Training found that 49 percent of women who had ever been married had experienced violence in their current or most recent marriage. One in four married women surveyed said they had experienced physical and/or sexual violence often or sometimes in the past year.

Reported rape incidents also increased rapidly in the mid- to late 1990s, and reported sexual exploitation remained high as of 2004. Incidents of physical sexual abuse in the workplace are perhaps less common, especially in export processing zones, but findings did reveal higher levels of concern regarding security among female workers than among males. Earning wages has also been demonstrated to increase women’s status in the home, and to help protect them from domestic violence.

Religious-cultural Context

A 2008 World Bank study, *Whispers to Voices: Gender and Social Transformation in Bangladesh*, argues that rural women migrating to urban areas for jobs in the RMG sector have participated in a social revolution, softening the conservative culture by increasing women’s formal employment and freedom of movement. Individuals interviewed for this study agreed.

Female garment-factory workers are seen to “represent the new generation of women workers and perhaps the future trend setters” from a sociocultural perspective. Employment in the garment industry has increased the age of marriage, improved the financial condition of young women’s families through remittances, and reduced the dowry in many areas of the country. These changes have also corresponded with a significant increase in the availability and uptake of contraception—one study found that 99 percent of married women had access to contraceptives—although interviews found remaining challenges in the proper usage of contraceptives.

Women’s self-esteem and self-perception have also changed because of new sets of social relationships in all- or majority-female households and work environments—as Sabrina Islam, president of the Women Entrepreneurs’ Association, said, “Look at how they hold themselves, with confidence.”

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44 BSR Interview, Awaj Foundation, June 2010.
49 Salway, Sarah, Sonia Jesmin, and Shahana Rahman (2005), *Women’s Employment in Urban Bangladesh: A Challenge to Gender Identity?* Proshika Manobik Unnayan Kendra, the London School of Hygiene and Tropical Medicine and the University of Bath.
53 BSR Interview, Awaj Foundation, June 2010.
54 BSR Interview, Sabrina Islam, WEA, February 2010.
women’s status in their family and in society at large, giving them personal purchasing power, access to bank accounts, and the ability to support their family financially. One study found that remittances from female garment workers had contributed to an increase from 22 percent to 43 percent of families living in brick houses.

Other studies have found that women remain financially dependent, especially married women, even when they are earning income from jobs in the garment industry. Single women are more likely to feel empowered by their earnings, while married women traditionally have tended to give their earnings to the male heads of household, who in turn give the women a monthly allowance, though there is some perception that this situation is changing. Research for the study also revealed a strong need for improving female workers’ financial literacy and access to microsavings accounts—both would enhance their financial independence and improve their ability to contribute to supporting their families via safer remittance processes.

Housing

The substandard living conditions of most garment workers create time, efficiency, health, and safety concerns. For example, the lack of running water and electricity in slums means that women often have to line up to use a shared gas burner to boil water. Similarly, they must stand in line to use shared bathrooms and showers. Finally, transportation is often a challenge, if slums are located far away from workplaces or in isolated areas. This study gathered reports of women needing to wake at 5am to be at work by 8am, for example, because of these combined issues.

Land availability, for industry and residential zoning, is an enormous and growing challenge in Dhaka and in the industrial areas of Chittagong. This limits the availability of safe housing for young women migrating to urban areas for work.

A 2007 study found that workers in the RMG sector (both in EPZs and outside) lived in tin-roof houses (74 percent), pucca houses (24 percent), or thatched houses (2 percent). In the same study, female workers expressed concerns about security in and near their homes, and researchers found that access to pure drinking water and sanitary toilets was limited. A 2000 study found bathrooms “shared between 16–22 boarders, on average, and cooking gas burners or heaters shared between 10–15 families.”

A 2004 study identified that 100 percent of female workers in EPZs were living in rented accommodations, likely in conditions similar to those described above. However, the study also identified that women working in EPZs were more likely than women working in other industries or locations to live in a house made of brick and cement with iron reinforcement.


58 BSR Interviews with BEPZA Counselors, Chittagong EPZ, February 2010; BSR Interview, MAMATA, February 2010.

59 Pucca houses are made of brick and cement with iron reinforcement.


durable materials with access to an independent water supply.63

These findings were confirmed in interviews with BEPZA counselors and NGOs, including Awaj Foundation and NUK (the Centre for Women’s Initiatives).64 Local NGOs also commented on the complicated logistics of renting. BEPZA counselors commented that most landlords require a man to sign a lease, and most women working in the garment sector cannot afford to live on their own.65 As a result, many women share cramped accommodations with two or more women or a married couple.

Regarding cost of living, a 2000 report found that women garment-factory workers spent 52 percent of their income on housing, compared to only 34 percent for their male colleagues. This implies one of two things—that women tend to invest more in housing than men or that there is a gender-based wage gap. The likely reality is a combination of both factors, suggesting that women could increase their savings and remittances if safe, lower-cost housing options were made available to them.66 BEPZA counselors emphasized the value of the government or the zone making gender-segregated housing options available, particularly for young female migrants.67

Taken together, the evidence demonstrates that economic empowerment through jobs in Bangladesh EPZs offers significant opportunities to women to improve their education and skill levels, employability, health, living conditions, and status within their family through increased income. What’s more, increasing women’s access to employment, upward mobility, and investment opportunities will help Bangladesh continue to grow the export industry, which has been fueled to date by young women workers. To achieve their continued economic empowerment, the challenges and opportunities above must be addressed by a variety of stakeholders, and be supported by legal regulations and enforcement.

Professional Advancement Opportunities

EPZs in Bangladesh provide significant and often unique opportunities for women to enter the formal workforce. A remaining challenge is providing opportunities for female workers to advance beyond entry-level positions, which are often unskilled or low-skilled jobs.

This study found that though women tend to constitute the majority of unskilled or low-skilled workers in zones, the majority of supervisors remain male. For example, BEPZA Counselor reports on 13 randomly selected factories revealed that on average 22 percent of supervisors are female, compared to 62 percent of workers.68

There are a variety of explanations for women’s failure to advance in the workplace in Bangladesh’s EPZs. One explanation provided by both BEPZA counselors and factory managers was that women didn’t want to be supervisors—the hours were too long, the pay was salaried, which meant no overtime, and they didn’t want the responsibility.69

Other findings pointed to women’s lack of skills, experience, and length of service. Lack of educa-

65 BSR Interviews with BEPZA Counselors, Chittagong EPZ, February 2010.
68 BSR/BEPZA Counselor research, April-May 2010.
69 BEPZA Counselor Interviews, Chittagong and Dhaka EPZs, February 2010; Factory visits, Dhaka and Chittagong EPZ, February 2010.
Obstacles to Women's Economic Participation in Bangladesh

tion was the reason most frequently cited by factory managers for women not being promoted to line supervisor; the managers often explained that they would prefer to promote female workers if their education levels were higher. Overall, women were found to be less likely to advance for the following reasons:

- Skills gap: Lack of technical, life, communication, and management skills;
- Education gap: Higher rates of illiteracy and innumeracy;
- Limited training to enable low-wage women workers to improve their skills and move up;
- Perception of women as short-term workers, likely to leave when they marry; and
- Inability to transfer length of service to new factories when women leave for marriage, maternity, or by choice for a new job.

Perception and prejudice play a particularly large role in women's lack of advancement. In-factory interviews and focus groups with BEPZA counselors confirmed a widely held perception among factory managers of women, particularly young unmarried girls, as temporary or transient workers who are expected to leave the factory after 2–3 years to get married. This perception reduces factory management's willingness to invest in female workers for long-term employment and up-skilling.

In fact, BEPZA Counselor reports and surveys found that within EPZs, there was actually a negligible difference in service length between men and women (8.6 years on average for men versus 8 years for women), and that some factory managers noted less turnover and more loyalty in their female worker cohort. Another external study also found high proportions—between 40 and 50 percent—of married female workers within the RMG sector.

Another widely held perception, among both workers and management, was that women possess fewer leadership qualities than men. One manager said, “Many male workers prefer male supervisors over female,” which corresponded to a similar comment by a male worker: “I do not like female supervisors—they cannot lead workers.” Others said that women lacked critical management skills—for example, that women are afraid of decision making and they find it difficult to communicate with others.

The study also found instances of high numbers of female supervisors and managers who valued female over male supervisors. For example, of the 13 factories surveyed, the two with the highest percentages of female supervisors had 71 and 45 percent, respectively. At a workshop with factory management in May 2010, representatives from one factory commented that they had over 90 percent female supervisors and that they felt women made excellent managers.

EPZ workers on average tend to have higher education levels and skills than workers outside of zones. This stronger knowledge base should be nurtured to help women advance professionally and boost EPZ competitiveness. In addition, a developing trend is for women to marry male factory workers and remain in the city past marriage, and sometimes after they have had children. It is particularly common for both male and female workers to want to keep jobs in EPZs, as these are viewed as more desirable, because of higher pay and better working conditions. Thus, the perception of women as short-term employees may be increasingly irrelevant within the EPZ context. Hopefully, this shift will be accompanied by an

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70 BSR/BEPZA Counselor research, April–May 2010.
71 BSR/BEPZA Counselor research, April–May 2010.
74 BSR/BEPZA Counselor research, April–May 2010.
75 BEPZA Investor Focus Group, May 31, 2010.
increased investment in women’s management potential and promotion.

**Opportunities and Challenges for Female Entrepreneurs**

The culture of female entrepreneurship is very strong in Bangladesh, largely founded and supported by the Grameen Foundation’s (and other organizations’) introduction of microfinance and, in particular, small loans programs targeting women. What’s more, the RMG industry has increased the population of women with expendable income, supporting the development of women’s entrepreneurial opportunities to sell goods such as clothes, jewelry, and food to a new generation of consumers.

Within this climate, small female-owned businesses flourish with strong leadership from women’s business associations and female entrepreneurship groups like the Bangladesh Federation of Women Entrepreneurs (BFWE), the Bangladesh Women’s Chamber of Commerce and Industry (BWCCI), Women in Small Enterprise (WISE), and the Women Entrepreneurs’ Association (WEA).

However, in Bangladesh, as in other countries visited for this study, women struggle to create businesses in zones, or businesses that link to the export market more generally.77

Female entrepreneurs in Bangladesh face challenges to investing in zones with regard to the following areas:

- Access to capital
- Access to land
- Skills and business-management knowledge
- Identification of markets, marketing products, and export-specific knowledge
- Intimidating, time consuming, and bureaucratic administrative requirements for starting a formal business
- Corruption or bribery in the system for obtaining a business license
- Access to a business network
- Location and distance of zones outside of cities (making it difficult to balance work with women’s responsibilities at home)
- Confinement to small businesses in female-dominated sectors

Administrative requirements for starting a formal business can be intimidating for women, particularly those with no formal business training. In addition, women creating businesses are as likely as men to fall victim to corruption, such as demands for bribery in exchange for a business license, and are often less adept at navigating their response to such situations.78 Organizations like the Women’s Chamber of Commerce are trying to minimize this disparity for female entrepreneurs through a training program on principles of women’s rights and negotiation skills for female entrepreneurs.

Once they are able to start a business, many female entrepreneurs remain confined to small businesses in female-dominated sectors. According to BFWE and WISE, many women they work with often resist expanding their business from small to medium, because of either risk aversion, lack of confidence, or lack of financial resources.79 Outreach programs run by WEA, WISE, and BWCCI are working to improve women’s confidence and to enhance the existing entrepreneurial culture among Bangladeshi women.

In addition to these general challenges, some zone-specific challenges exist. It may prove difficult to replicate the successful model of small, female-owned businesses, primarily in the service and retail sectors, within zones. Currently only export-oriented companies are allowed in zones, beyond a few limited service organizations (banks, post offices) that are located near BEPZA offices.

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78 BSR Interview with President, Women’s Chamber of Commerce and Industry, February 2010.
79 BSR Interview with President, Women in Small Enterprise (WISE) and Bangladesh Federation of Women Entrepreneurs (BFWE), 2010.
to serve administrative officials. This status quo limits economic participation within zones to factory ownership, and there are currently very few female factory owners.

A final challenge for women is the location of zones, which are often far from the city center. For example, Dhaka EPZ is located 1–2 hours outside of the city center. Given their traditional role at home, women find it difficult to locate a business so far away from their residence. To create realistic opportunities for female entrepreneurs in zones, any program or policy should first target local women who live within close proximity to zones.

**Investment Opportunities for Female Entrepreneurs in Zones**

Although there is currently limited female entrepreneurship in zones, the potential exists for women business owners to participate economically in zones in three ways:

1. **Women-owned factories:** Currently, female investors are very uncommon in Bangladesh’s zones. According to WEA, BWCCI, and WISE, many women lack the formal business training in communications, marketing, and budgeting that might help them create business opportunities in zones. Addressing this deficit will require providing women with training programs on international markets and exporting, access to capital, and possibly ongoing technical assistance.

2. **Supply-chain linkages to female-owned businesses:** According to WEA, BWCCI, and WISE, many women are running small businesses that could offer supply-chain services to enterprises in zones, such as button or zipper manufacturers. However, they generally lack access to these companies or the know-how to market their products to them. BEPZA could play a role in creating opportunities for such businesses to market their services to BEPZA investors.

3. **Female-owned small businesses within zones:** Small service and retail businesses in zones currently cater to the needs of investors and BEPZA. A collection of female-owned small businesses seeded in could broaden this scope to also serve workers through cafes, small shops, and services like laundries or privately run daycare centers. A partnership with WISE or WEA could identify female entrepreneurs and link to MIDAS, which provides small business loans to women.

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80 BSR Interviews, Female entrepreneur organizations, February 2010.
Through fieldwork and other research in Dhaka and Chittagong zones, this study identified policies, initiatives, and business practices that support economic opportunities for women and increase competitiveness for enterprises and zones. The following programs represent good practices we identified in Bangladesh, which have the potential to be replicated in other zones or enterprises in Bangladesh, as well as in zones and enterprises in other countries.

**Zone Compliance Monitoring: BEPZA Counselors Program**

- **Type:** Program that covers labor and social compliance, including gender, environmental, and occupational health and safety issues, as well as providing informal dispute mediation
- **Who:** BEPZA, IFC
- **Where:** In 300+ firms in all 8 EPZs in Bangladesh
- **Time frame:** 2006–present (as of June 2011)
- **Cost:** Approximately US$375,000 per year to cover 56 counselors’ salaries and benefits, as well as other program costs, such as materials and impact measurement
- **Benefit to women:** Residual but significant, as 64 percent of workers in the zones are women
- **Benefit to business:** (1) Low-cost and neutral monitoring mechanism supports level playing field for BEPZA investors; (2) Continuous compliance improvement mitigates risks for investors and BEPZA; (3) Worker counseling aspect addresses concerns before they become grievances; (4) Programs assist in reducing worker unrest in the zones

The BEPZA Counselors Program was introduced as a zone-level monitoring system to assess compliance with labor standards. The program currently has 56 counselors: 38 men and 18 women. Each Counselor is part of a 2-person team that is assigned to a zone and 5–10 individual factories, which they are responsible for monitoring. Monitoring results are shared with BEPZA and kept confidential from factories and buyers. The Counselors also work as informal dispute arbitrators and help resolve grievances.

Over the course of the 5-year program, BEPZA counselors contributed to significant improvements in the number of factories with proper grievance procedures, from 35 percent in 2005 to 90 percent in 2010. In addition, the number of factories with effective disciplinary measures in place also rose from 35 percent to 91 percent. As expected, the increase in proper grievance procedures and disciplinary measures helped to decrease filed grievances over time: Filed grievances fell from approximately 2,500 in 2005 to approximately 400 in 2009. This increase in grievance resolution shows a strong correlation with increased disciplinary measures and overall safety and security under the program.
Several factors contribute to the effectiveness of this program for female workers. First, the majority of workers in the zones are female. Second, the majority of supervisors in the zones are male. And third, there are sufficient numbers of female counselors to allow most female workers access to them. As a result of the above factors, female workers take advantage of the program to report workplace grievances, sexual harassment, and other concerns to female counselors. This model, first tested by YoungOne factory in Chittagong EPZ, empowers the Counselor to help workers address both personal and professional concerns and avoid unnecessary conflict.

Building on the success of the monitoring program, IFC and BEPZA have begun a new awareness-raising campaign for social management within zones. The campaign is being tested in Dhaka EPZ and will later be rolled out in Bangladesh’s other zones. The campaign will use the existing monitoring forms, a needs assessment of current levels of awareness of social compliance issues, and a campaign to raise awareness among both workers and factory management of rights and responsibilities through posters, booklets, and serial dramas to address the remaining gaps in awareness.

Interviews with BEPZA counselors, IFC specialists, and BEPZA zone staff confirmed that the program had contributed to improved compliance among zone investors. This continuous improvement helps BEPZA and BEPZA investors mitigate risk and attract and retain foreign investment.

**Women’s Health Program for Business Returns: Extending Service Delivery Program and ROI Study**

- **Type:** Workers’ rights protection, health, and well-being program
- **Who:** Extending Service Delivery Project (USAID), Investor, Health Solutions Participatory Development Appraisal (HSPDA)
- **Where:** Chittagong garment factory
- **Time frame:** 2005–2006
- **Cost:** US$47 per week for direct and indirect costs for clinic staff and medicines and full pay to workers during clinic visits and scheduled peer education sessions; ROI research study costs were additional.
- **Benefit to women:** Direct benefits through increasing female workers’ health awareness and their access to information and services both within the factory clinic and through outside referrals.
- **Benefit to business:** Program delivered a $3:$1 return on investment in the form of reduced absenteeism, reduced turnover, and increased productivity.

The participating Chittagong factory had 450 employees, 84 percent of whom were women. A baseline assessment conducted by local partner HSPDA in November 2004 found the availability of “health facilities at the factory” to be the highest priority of workers at 66 percent, over a subsidized cafeteria, transportation assistance, or new machinery (each at 33 percent). Fifty percent of managers agreed that there was a need for health facilities.

HSPDA supported program implementation, which included funding a factory-based clinic operating 3 days per week at a cost of approximately US$47 per week. The health team comprised a doc-
A nurse-counselor, and an attendant. Over the 18 months of the program (Jan. 2005–June 2006), the clinic recorded 1,145 consultations, which provided 2,263 treatments.

The program also included a peer education program that sought to raise awareness among workers about the services available in the clinic and the importance of utilizing the services. For visiting the clinic and receiving basic health services and information, including reproductive health and family planning products, workers paid a co-pay of Tk 5 (or seven US cents) per visit—the equivalent of the cost of a cup of tea or two bananas at a local food vendor.

In examining the business value of the program over 18 months, the study found the following:

- **Audit Data:**
  - Average of 18 percent fewer days lost to absenteeism (from 867 to 712);  
  - A 46 percent decrease in staff turnover (from 40 to 21)

- **Worker Interviews:** Whether or not they used the onsite clinic services, clinic availability made workers
  - Less likely to be absent from work
  - More likely to stay in their current job
  - More likely to have positive attitudes toward factory management

The study quantified the monetary value of the return on investment in reduced absenteeism and turnover as US$3.81 over the 18-month program period.

Factors contributing to the program’s success included (1) support from senior management and line supervisors for the creation of the onsite clinic and worker use of the clinic; (2) the needs-based design of the program, which directly responded to workers’ expressed health needs; (3) the combination of services with information sharing using a peer education model; and (4) the high competency level of the clinic nurse.81

### Comprehensive Partnership Program, Chittagong EPZ

- **Type:** Workers’ skills, health, and financial inclusion program
- **Who:** CARE Bangladesh, Timberland, Young One, Mamata
- **Where:** YoungOne facilities, Chittagong EPZ
- **Benefit to women:** Improved health awareness and communication skills, and increased financial decision-making power.
- **Benefit to business:** Improved worker-management communication, reduced turnover and absenteeism.

The Comprehensive Partnership Program began in 2002 with the objective of improving the skills, health, and financial stability of the more than 22,000 female workers in YoungOne factory in Chittagong EPZ. The program used a combination of peer education, community-based education, counseling, advocacy, and community mobilization to achieve its objectives.

**Program contents included:**

- Awareness-raising about health and hygiene and rights and responsibilities through peer-to-peer education, community outreach, and an information booth;
- A street fair exploring “women’s vulnerability in the home and at the workplace”;
- An early childhood development training program for mothers and nursery staff, including schooling, growth monitoring, and parenting methods;
- Health education about hygiene, HIV/AIDS, immunization, and food and nutrition as well as referral to health services, including Mamata and YoungOne clinics;
- Finance programs, including a savings account program and loans of Tk 3,000 to 25,000 with monthly repayment. The savings account pro-

81 ESD, “Effects of a workplace health program on absenteeism, turnover, and worker attitudes”, 2007
gram has a 2 percent monthly service charge and yields 6 percent annual interest. Money is collected in the factory at booths set up on a monthly basis. The financial program is currently self-sustaining.

The program delivered multiple benefits for workers and YoungOne. For example, female workers improved their communication and decision-making skills, contributing to improved worker-management communication. Incidence of sickness decreased and turnover in production units decreased. In addition, the micro-savings and loan program was highly successful at increasing female workers’ control over their income, and the program will continue, funded by workers’ investments.82

Various Brand and Industry Association Programs Supporting Women’s Health, Rights, and Literacy

- **Type:** Programs, various
- **Who:** International buyers, local NGO partners (various; see below)
- **Where:** Bangladesh, various locations
- **Benefit to women:** Improved awareness and skills, and improved health
- **Benefit to business:** Improved garment-industry workforce, specific factory workforce, and more stable communities.

Because of the importance of Bangladesh as a sourcing destination and the prevalence of women within the factory workforce, many international companies have invested heavily in social programs to benefit female factory workers in the country. Programs address women’s health challenges, rights awareness, and basic education.

Some examples of brand programs targeting women are highlighted below:

- **H&M Rights and Responsibilities Soap Operas** introduce the concept of rights and responsibilities for workers through culturally sensitive and locally produced video dramas that can be shown during the factory lunch hour or other break periods. The soap opera format did not intentionally target female workers, yet the high percentage of women in the workplace were reflected in the films. The videos were made in 2008 and released in 2009, and cost approximately Tk 100,000 to produce, with additional resource investment by H&M staff in Bangladesh. H&M shares the videos with any company who demonstrates a clear commitment to improving its workers’ rights and responsibilities awareness.83

  - **Gap’s Literacy Program with CARE Bangladesh** provides basic literacy training to female garment workers and other women in their communities through community-based night schools. Literacy centers are open to participation by any woman in the serviced communities.84

  - A partnership between Bangladesh Garment Manufacturers Employers’ Association (BGMEA) and Smiling Suns Clinics arranges rotating doctor visits to garment factories with factory and BGMEA financial contributions.

  - **The Wal-Mart Literacy and Empowerment Program with CARE Bangladesh** provides workplace skills and literacy training. Education sessions also address maternal and child health, nutrition, hygiene, and sanitation. Workplace skills training provide design, sewing, equipment handling, and other on-the-job skills.85

These multinational companies and others feel that the business benefits from such programs are significant to both themselves and their supplier fac-

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82 BSR Interview, MAMATA and YoungOne, February 2010.
83 BSR Interview, H&M, February 2010.
84 BSR Interview, Gap, June 2010.
stories. According to one company interviewed, the business benefits of investing in women go beyond one factory or one international company; supporting female factory workers is directly tied to the sustainability of the garment industry as a whole.\textsuperscript{86} BSR Interview, June 2010.
Chapter 6
Recommendations: Opportunities for Innovation in Bangladesh

Women represent the majority of workers in export processing zones in Bangladesh, and as such, any investment in this group will have far-reaching impacts, from both business and social perspectives. This study recommends giving women additional access to health information and services, improved nutrition, improved representation, training and professional advancement opportunities, and child care. The recommended investments will deliver business benefits to BEPZA investors in the form of reduced absenteeism and turnover, improved worker morale and worker-management communication, improved productivity, and enhanced reputation. The investments will also contribute to business benefits for BEPZA through increased investor satisfaction, enhanced “one-stop” service provision, and ideally, increased investment and employment opportunities in BEPZA zones.

In addition, there are opportunities for BEPZA and BEPZA investors to demonstrate innovative leadership and forward thinking. For example, stakeholders can acknowledge that the current system to provide child care under the law is not working, and suggest an alternative in the form of high-quality, independently run BEPZA child-care centers. This concept and three others are introduced below for consideration as opportunities to address challenges in Bangladesh EPZs through investment and innovation.

This study makes five recommendations for improvement in Bangladesh:

1. Establish bank accounts for workers with direct wage deposit, and deliver financial literacy training to them.
2. Create a zone-coordinated, government-subsidized, and investor-funded vocational training program to provide work- and life-skills training to workers and supervisors.
3. Create women’s welfare subcommittees within workers’ associations to support women’s participation in associations, and to ensure the inclusion of women’s perspectives and concerns in conversations with management.
4. Support women’s health education and services and improve workers’ nutrition for the sake of health and business benefits.
5. Create a zone-sponsored child-care center to increase workers’ uptake of and benefit from factory-level child-care services.

These recommendations are explored in detail in this section through action plans, cost estimates, timelines, and monitoring and evaluation indicators.
Recommendation 1

Investors should establish bank accounts with direct wage deposit for workers and deliver financial literacy training to them.

Summary

This investment will support female workers' development of independent and formal mechanisms for financial management and savings. Programs can be supported through partnerships with local and/or international financial services providers. Any program must make sure that banking machines are readily available to workers, within the zone or near the communities where workers live, to allow them to withdraw their deposits easily and safely.

Business Impact

Business benefits will include reduced cash-payroll costs and logistical demands. Investors can communicate about the program with clients as a means of demonstrating streamlined on-time wage payment for workers. Additional savings may be found in reduced security costs on payday, if relevant. Finally, add-ons such as matched savings programs, potentially provided by the bank, or other unique benefits can support worker satisfaction and retention.

Additionally, this study found a growing trend among international buyers of requiring direct wage deposit by suppliers in countries other than Bangladesh. Direct wage deposit and efforts to increase worker savings may become a competitive differentiator for buyers, or may help investors meet buyers' compliance expectations in the future.

Stakeholder Roles

IFC: Technical assistance to factories establishing banking partnerships

Enterprises: Establish partnership with financial services provider; shift payment to direct deposit system; provide financial literacy training to workers

International Buyers: Encourage supplier participation in initiative, share best practices from other countries, and provide limited financial cost-sharing where required

BEPZA: Facilitate construction of cash access points in zones if needed

Financial Services Provider: Provide accounts; provide financial literacy information; facilitate direct deposit as relevant; build branches or cash machine kiosks as relevant

Currently the majority of factories in Bangladesh EPZs continue to use a cash payroll. Throughout Bangladesh, an estimated 13 percent of the total population have bank accounts or are connected to the formal financial system. Based on research done by BEPZA counselors for this study, EPZ workers on average are more likely to have bank accounts than the general population: 50 percent of male and female workers surveyed reported having bank accounts. Despite this fact, most workers have cash savings in their home and are using costly services via the post office or Western Union to send remittances to their families.

Worker interviews in Dhaka EPZ and Chittagong EPZ revealed the following table.

Worker responses demonstrate that (on average between DEPZ and CEPZ) (a) lower percentages of women have bank accounts; (b) women are more open-minded than men about establishing bank accounts; (c) when they have bank accounts, women are less likely to link to their salary via direct deposit; and (4) women have limited awareness of the benefits of direct deposit of their salary. More gender disparity was found in Dhaka, and greater need for direct deposit was found in Chittagong. Both male and female respondents in Chittagong were found to be more receptive to the value of having bank accounts than respondents in Dhaka.

These findings indicate a strong need for improving female workers' financial literacy and access to microsavings accounts—both would enhance their financial independence and improve their ability to contribute to supporting their families via safer remittance processes. They also indicate a strong need for building factories' capacity to develop direct wage deposit systems.

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88 BSR Interviews with BEPZA Counselors, Chittagong EPZ, February 2010; BSR Interview, MAMATA, February 2010.
A 2005 study of employment in urban Bangladesh found that working women were more likely than nonworking women to manage money and accumulate personal assets, make household purchasing decisions, and move freely outside of the home,\(^9\) suggesting long-term benefits to workers and to their families and communities.

### Time and Cost Summary
Creating bank accounts and a direct wage deposit system should require minimal investment. The majority of the costs would be in the form of the time spent by an appointed human resources staff person to meet with bank representatives and set up a partnership for services provision.

Financial literacy training should be provided to workers, with separate training sessions for female workers to discuss financial dependence issues, by either the enterprise or the bank. Costs for these training programs should be minimal, and they can be integrated into new-worker training, health training or other outreach. For example, a bank representative could provide information during the lunch hour to minimize time costs for worker participation.

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89 Salway, Sarah, Sonia Jesmin, and Shahana Rahman (2005), *Women’s Employment in Urban Bangladesh: A Challenge to Gender Identity?* Proshika Manobik Unnayan Kendra, the London School of Hygiene and Tropical Medicine and the University of Bath

### Data Point

<table>
<thead>
<tr>
<th>Data Point</th>
<th>Chittagong EPZ</th>
<th>Dhaka EPZ</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Have Bank Account</td>
<td>49%</td>
<td>52%</td>
</tr>
<tr>
<td>Don’t Have Account because Unnecessary</td>
<td>10%</td>
<td>9.52%</td>
</tr>
<tr>
<td>Don’t Have Account because Not Enough Money</td>
<td>49%</td>
<td>60%</td>
</tr>
<tr>
<td>Have Direct Deposit (among workers with bank account)</td>
<td>&lt;1%</td>
<td>0%</td>
</tr>
<tr>
<td>Don’t Use Direct Deposit because Company Pays Cash or Cannot Support Direct Deposit</td>
<td>58%</td>
<td>74%</td>
</tr>
<tr>
<td>Don’t Use Direct Deposit: No Response</td>
<td>18%</td>
<td>17%</td>
</tr>
</tbody>
</table>

### Action Item, Stakeholder, Time Horizon, Estimated Cost

<table>
<thead>
<tr>
<th>Action Item, Stakeholder</th>
<th>Time Horizon</th>
<th>Estimated Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worker Bank Accounts, Enterprises</td>
<td>• 1–3 months to set up</td>
<td>• Negligible</td>
</tr>
<tr>
<td></td>
<td>• 3-month pilot program</td>
<td>• Time: HR dept.—bank partnership preparation, paperwork and logistics</td>
</tr>
<tr>
<td></td>
<td>• Ongoing</td>
<td></td>
</tr>
<tr>
<td>Financial Literacy Training, Bank and/or Enterprises</td>
<td>• 1–3 months to set up</td>
<td>• $1,000–$4,000 per enterprise or shared with bank</td>
</tr>
<tr>
<td></td>
<td>• 3-month pilot program</td>
<td></td>
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<tr>
<td></td>
<td>• Should coincide with launch of bank accounts</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Ongoing</td>
<td></td>
</tr>
</tbody>
</table>
### TABLE 9 ■ Action Plan

**Bank Accounts and Financial Literacy, Enterprises**

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
</table>
| 1. Investors investigate partnerships with local and international financial services providers (1 month) | • IFC: Provide introductions to relevant financial services providers  
• BEPZA: Promote transfer to direct wage deposits into worker bank accounts by BEPZA investors  
• Investor: As described |
| 2. Investor(s) and bank(s) determine mechanism for providing financial literacy to workers (same month) | • IFC: Provide recommendation of NGO service provider if needed  
• Investor: Assess options for financial literacy delivery  
• Buyer: Share tools and methodologies that have been successful in other countries/contexts.  
• Financial Services Provider: Present options and materials for financial literacy delivery |
| 3. Investor(s) and bank(s) determine access points for workers and construct new access points as needed (1–3 months) | • IFC: Provide guidance for cost-sharing structure if new access points are needed  
• BEPZA: Help financial services provider to locate cash access points in zones if needed  
• Investor: Support worker survey or interviews to assess where they might access their bank account (e.g., in the community, on the way home, near workplace)  
• Financial Services Provider: Utilize networks to locate existing access points; advocate construction of new access points in or near zones to meet growing need |
| 4. Investors launch program with selected bank, roll out program to full factory population (1–2 months) | • BEPZA: Provide recognition to participating investors  
• Investor: Support program launch, including providing financial services provider with access to workers and factory, and facilitating direct deposit as relevant.  
• Buyer: Share some financial literacy costs as appropriate.  
• Financial Services Provider: As described |
| 5. Track worker uptake of accounts, and behavior/use of accounts (e.g., are they saving?) (Ongoing) | • Investor: Read reports on worker uptake and user behavior and share results with IFC, BEPZA  
• Financial Services Provider: Track and share indicators on worker uptake and user behavior. |
| 6. At 3 months from full factory population access, BEPZA counselors evaluate uptake and satisfaction with program (1 month) | • IFC/BEPZA: Support use of counselors to evaluate enterprise programs  
• Service provider: Provide training to BEPZA counselors on what to evaluate and how, and create evaluation tools including metrics for health impacts and business impacts |

### Gantt Chart

<table>
<thead>
<tr>
<th>Communication &amp; Commitment</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Ongoing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Investors → Financial Services partner</td>
<td></td>
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<tr>
<td>Planning</td>
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<tr>
<td>2. Determine training delivery method</td>
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<td>3. Determine cash access point for workers</td>
<td></td>
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<tr>
<td>Program Implementation</td>
<td></td>
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<td>4. Program launch</td>
<td></td>
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<td>5. Program roll out to all workers</td>
<td></td>
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<tr>
<td>Monitoring &amp; Evaluation</td>
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<tr>
<td>6. Banks track usage</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>7. BEPZA Counselors measure satisfaction</td>
<td></td>
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</table>
TABLE 10  ■ Monitoring and Evaluation Indicators

<table>
<thead>
<tr>
<th>Impacts</th>
<th>Type</th>
<th>Description</th>
<th>Data Sample</th>
<th>Data Source</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased national savings rate, Increased school enrollment, Reduced infant mortality, Job creation, Increased GDP, Increased national competitiveness</td>
<td>Output</td>
<td>% of workers with bank accounts</td>
<td>Factory</td>
<td>Bank/factory records</td>
<td>Month</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of female workers with bank accounts</td>
<td>Factory</td>
<td>Bank/factory records</td>
<td>Month</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Savings rate, average</td>
<td>Zone</td>
<td>Bank records</td>
<td>Month</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td># of financial literacy training sessions held</td>
<td>Zone</td>
<td>Service provider</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of workers received training</td>
<td>Factory</td>
<td>Service provider</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of female workers received training</td>
<td>Factory</td>
<td>Service provider</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Average savings rate</td>
<td>Zone</td>
<td>Bank records</td>
<td>Month</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>% of workers with positive attitude toward banking</td>
<td>Factory</td>
<td>Factory survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>% of women who feel control over financial decisions</td>
<td>Factory</td>
<td>Factory survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Cost reduction of cash payroll</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Instances of reported harassment/robbery</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
</tbody>
</table>

TABLE 11  ■ Examples, Financial Services for Workers: Global Study

Example: African Apparels, Kenya  
Est. 2008, ongoing  
Cost: US$300/month

One factory in this study had established a partnership with a Kenyan bank, KCB, to make checking and savings accounts available to its workers through reduced deposit minimums. The factory established this system to address the high cost of security associated with the cash payroll—including a person to dispense cash, a guard for cash transit, and police hired for payroll day—and to reduce the security risks encountered by workers when carrying cash home. In all, the factory estimated US$300 per month in hard savings on insurance costs, as well as significant cost savings in reduced administrative burden and reduced risk. It now pays workers through direct deposit into their KCB accounts.a The program had been active for 3 years as of January 2010.

To ensure that workers would take advantage of the program, the factory conducted outreach to workers to explain the benefits of banking. However, the program has still faced some challenges. Some workers complain that the bank charges for withdrawing cash are too high for them. The factory has worked in partnership with the bank to reduce charges for workers.

The system also encounters some cultural barriers in delivering full benefits to female workers. In interviews, two married female factory workers told different stories: one withdrew her full paycheck and carried it in cash to the slums to turn over to her husband, while the other said the account enabled her to keep some finances separate from her husband, like those that she used for her children's school fees and food for the family. The second woman also said that she was trying to use the account to save a small amount of money so she could someday buy a plot of land in the country. The group that appears to benefit the most from this system, however, is unmarried women, who are able to build savings before marriage and reduce dependence on their future husbands.b

Example: Primark/Bank of India/Gaia Program, India  
Est. 2010, ongoing

U.K. retailer Primark has partnered with the Bank of India and Indian NGO Gaia to provide bank accounts and cash access points to factory workers. Launched in 3 Primark supplier facilities in 2010, the program works with factory management to provide a direct wage deposit option to workers, and allows them to sign up for a bank account within the factory.

Bank accounts are opened using fingerprint identification, to address a common challenge among migrant factory workers: lack of necessary identification paperwork. The program has also set up cash access point kiosks in slums where workers live, at which workers and other community members can establish accounts and withdraw and deposit cash. Kiosk operators also serve as financial literacy providers, sharing information about savings and other financial management practices. In the first three months of the program, Bank of India has measured increased levels of savings in factory workers' bank accounts, suggesting that workers are building trust in the system and saving some of their monthly income.

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a Interviews, Factory management, Nairobi, May 18, 2010.
b Interviews, Female factory workers, Nairobi, May 18, 2010.
Recommendation 2

BEPZA should create a zone-coordinated, government-subsidized, and investor-funded vocational training program to provide work- and life-skills training to workers and supervisors.

Lack of access to education and skills development remain a key barrier to women’s upward mobility. BEPZA Counselor surveys found that on average 22 percent of supervisors are female, compared to 62 percent of workers. In addition to the challenge of low numbers of female supervisors, both male and female supervisors are commonly not trained on basic managerial skills, including communication and stress management. Given the high ratio of male supervisors to female workers, gender-sensitivity training would contribute to improved management of female workers by male supervisors.

BEPZA should coordinate and facilitate the creation of a vocational education program supported by appropriate government ministries, such as the Directorate of Technical Education within the Ministry of Education or the Manpower Employment and Training department.

The BEPZA vocational training program should encompass 3–5 key modules to serve major industries in the EPZs and different levels of workers within those industries—for example, entry-level garment skills training, garment up-skilling training, and garment supervisor training. The training will be for existing supervisors and also workers who have the potential to become supervisors. The program should take advantage of existing resources.

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Summary

The program should include a module on supervisor skills and gender-sensitivity training to improve working conditions and productivity, and reduce worker grievances. An additional module(s) should target professional development for women, both at the entry level and for promising female workers who could become supervisors. Investors should advocate the benefits of the program with BEPZA and should contribute to program contents to meet investors’ real needs. Once the program has launched, investors should use the services provided and make required, and ideally subsidized, financial contributions.

Business Impact

Studies demonstrate that investing in workers’ professional development and implementing transparent upward mobility policies helps reduce turnover and increases loyalty. In manufacturing, other business benefits include reduced turnover and improved quality and productivity.

Additional business impacts from supervisor communication and sensitivity training may include improved worker morale and loyalty. BSR heard this assertion in multiple comments from workers and supervisors in various countries: for example, “I prefer to have a deduction from my salary than hear verbal insults from my line supervisor” (Female Worker, Egypt). BEPZA counselors noted that it is very common for female line workers to follow good supervisors when they move to a new factory, and that this practice is more common among women than men.

Stakeholder Roles

**IFC**: Provide technical assistance in training approach; facilitate dialogue between BEPZA and ministry and link to existing IFC training programs and methodologies

**Enterprises**: Provide fiscal and management support for program

**International Buyers**: Encourage supplier participation in initiative, share materials used successfully in other countries, and provide limited financial cost-sharing where appropriate

**BEPZA**: BEPZA counselors conduct a needs assessment for factories (external guidance for needs assessment may be required); determine fiscal incentives for factory programs; facilitate cost-sharing across enterprises; provide platform and facility for zone-wide trainings

**Ministry of Education, Bureau of Manpower, Employment, and Training, and Directorate of Technical Education**: Subsidize portion of the training and potentially provide trainers for the program

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90 BSR/BEPZA Counselor research, April-May 2010.

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12 BEPZA Counselor Interviews, Chittagong EPZ, February 2010.
es, such as those in the Bureau of Manpower, Employment and Training in the Ministry of Expatriates’ Welfare and Overseas Employment.

The Bureau of Manpower, Employment, and Training (BMET), the Department of Youth Development, and the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) run a training program for garment workers, currently being offered in 27 of BMET’s Technical Training Centers throughout the country. Programs and curricula include a Sweater Knitting and Linking Training Lab, a Woven Machine Operating Course, and others. BMET also offers additional training courses titled “Dress Making/Garments,” “Pattern Maker,” “Cutting,” and “Mid-level Garments Supervisor for RMG Sector.”

In addition, the training program should be developed in line with the National Skills Development Policy,91 agreed in December 2009, and any certificates of skills qualifications should meet the Bangladesh National Technical and Vocational Qualifications Framework detailed in the policy.

Finally, BEPZA should work with the ministries to identify potential growth industries in the EPZs—for example, electronics manufacturing—and create training programs to improve workers’ skills in these areas.

Separate classes for women and men may encourage more women to participate. If successful, such a program would improve the overall skill of the workforce, and would reduce the risk of turnover commonly associated with worker training.

### Time and Cost Summary

This program can be funded by BEPZA, the Ministry of Education and/or the Bureau of Manpower, Employment, and Training. International buyers and/or donors could also contribute to start-up costs for the training program. Investors should partially subsidize the cost of participation for their workers and supervisors in the various program modules, though buyers could also sponsor this component, particularly for female worker up-skilling, which may interest buyers.

In Bangladesh, a vocational training program would likely cost $4,000–$10,000 for a group of ~35 participants, depending on the length of the program (e.g., 4 hours, 8 hours, 16 hours, etc.). Factories could pay per participating worker, or could buy a training package for a group of qualified workers. BEPZA could consider subsidizing this cost and developing partnerships to enable economies of scale and reduced cost per factory through the zone-level vocational training program. Cost variations depend on the ability of a local provider to conduct the training versus a foreign provider.

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<table>
<thead>
<tr>
<th>Action Item, Stakeholder</th>
<th>Time Horizon</th>
<th>Estimated Cost</th>
</tr>
</thead>
</table>
| **Individual Training Programs, Enterprises** | Immediate and ongoing following establishment of program (see below) | • $100–$500 per person  
• $4,000–$10,000 for factory-based training for all relevant staff |
| **Zone Program and Training Facility, BEPZA** | 6 months–2 years to set up, depending on government involvement/approvals  
• Ongoing training provision | Formal cost assessment required |
### TABLE 12  Action Plan

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BEPZA Vocational Training Program</strong></td>
<td></td>
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</tbody>
</table>
| 1. BEPZA and investors agree on and commit to public-private partnership for a zone-focused training program. Investors communicate need for zone-level training program to BEPZA (1 month) | • IFC: Provide workshops to BEPZA investors and zone management to build support for participation  
  • BEPZA: Promote value of vocational training program to investors  
  • Investor: Participate in workshops, express support and commitment to have employees participate in vocational training program and to pay portion of costs  
  • Buyer: Participate in program design discussion to demonstrate support |
| 2. Investors identify skills needs of workers and supervisors, and develop mechanism for annual feedback on skills needs (such as annual focus groups conducted by BEPZA counselors with workers and supervisors), creating a system for annual skills needs assessments (1-2 months) | • BEPZA/IFC: Allow BEPZA counselors to conduct interviews and focus groups in participating factories, with investor, human resources managers, workers, and supervisors  
  • Investor: Encourage employees to participate honestly in interviews and focus groups |
| 3. BEPZA coordinates with relevant ministries to ensure that training program takes advantage of existing programs and content | • IFC: Facilitate relationship between BEPZA and ministry, identify relevant existing IFC content  
  • BEPZA: Conduct meetings with relevant ministries and departments  
  • Buyer: Share tools and methodologies that have been successfully used in other countries  
  • Ministry of Education, Directorate of Technical Education, Bureau of Manpower, Employment, and Training (BMET): Subsidize portion of the training and potentially provide trainers for the program |
| 4. BEPZA, investors, government, and IFC identify implementing organization (2 months) | • Potential service providers  
  • Swiss Contact, Bangladesh  
  • Sheva |
| 5. BEPZA, IFC work with implementing organization to design program-implementation plan based on needs assessments (1 month) | • IFC: Facilitate use of existing IFC training programs and methodologies, such as the SEDF materials  
  • BEPZA: Support training organization planning and program design by providing input and necessary approvals; determine fiscal incentives for investor participation  
  • Government: If partnering with BEPZA on the program, provide similar support to program design and approvals  
  • Service provider: Design module curriculum for supervisors based on needs assessment |
| 6. Pilot EPZ training program in Dhaka EPZ (1 month)                               | • Investor: Pay portion of cost and support the participation of line supervisors in training  
  • BEPZA: Organize training; pay for portion of training; provide facility for training  
  • Government: Share costs with BEPZA and investors as relevant  
  • Service provider: Conduct training |
| 7. Develop monitoring and evaluation and feedback mechanisms (1 month)           | • IFC/BEPZA: Support use of counselors to conduct relevant interviews and report to factory management, BEPZA, and workers’ association members  
  • Service provider: Develop monitoring and evaluation and feedback mechanisms (including metrics for health impacts and business impacts) and train BEPZA counselors on how to conduct M&E |
| 8. Employ mechanism to enhance and expand BEPZA vocational training program (ongoing) | • BEPZA/IFC/Government: Explore expanding program in Chittagong EPZ and/or replicating program in Dhaka EPZ based on success  
  • Service provider: Continue to deliver training |
Gantt Chart

<table>
<thead>
<tr>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Ongoing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Communication &amp; Commitment</strong></td>
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<tr>
<td>1. Investors → BEPZA</td>
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<td><strong>Needs Assessment</strong></td>
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<tr>
<td>2. Investors, BEPZA Counselors assess needs</td>
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<tr>
<td><strong>Planning</strong></td>
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<tr>
<td>3. Collaborate with Ministries</td>
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<tr>
<td>4. Identify Training org</td>
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<td><strong>Materials Development</strong></td>
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<td>5. Selected partner develops tools</td>
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<tr>
<td><strong>Training Program</strong></td>
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<tr>
<td>6. Pilot launch in Chittagong</td>
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<tr>
<td><strong>Monitoring &amp; Evaluation</strong></td>
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<tr>
<td>7. Develop mechanism</td>
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</tbody>
</table>

TABLE 13 Monitoring and Evaluation Indicators

<table>
<thead>
<tr>
<th>Impacts</th>
<th>Type</th>
<th>Description</th>
<th>Data Sample</th>
<th>Data Source</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decreased unemployment rate</td>
<td>Output</td>
<td>% of workers trained</td>
<td>Zone</td>
<td>Training center records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Decreased poverty rate</td>
<td>Output</td>
<td>% of female workers trained</td>
<td>Zone</td>
<td>Training center records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Increased literacy</td>
<td>Output</td>
<td>% of management trained</td>
<td>Zone</td>
<td>Training center records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Increased investment in higher-skilled industries</td>
<td>Output</td>
<td>% of female management trained</td>
<td>Zone</td>
<td>Training center records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Increased GDP</td>
<td>Output</td>
<td># of training hours per factory</td>
<td>Zone</td>
<td>Training center records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Increased total exports</td>
<td>Output</td>
<td>Total # of workers trained</td>
<td>Zone</td>
<td>Training center records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Increased national competitiveness</td>
<td>Outcome</td>
<td>Knowledge of training topic</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Job competency</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Internal promotion rate</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Worker turnover</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Supervisor turnover</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Worker satisfaction with factory</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Supervisor satisfaction with factory</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Grievance rate</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Productivity</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
</tbody>
</table>
| Example: Supervisor Training, China Training Institute (CTI) | The China Training Institute (CTI), started in 2004, helps companies and their Chinese suppliers improve CSR performance and overall competitiveness through a wide range of training programs, roundtables, salons, and long-term training programs. CTI offers supervisor training relevant to the needs of supervisors, such as communication and supervisory skills and stress management.  
- The communication training workshop provides skills and advice for starting constructive dialogue between supervisors and employees. It helps to enhance the communication efficiency of the team. The workshop provides supervisors with hands-on experience in team communication and coaching skills.  
- The supervisory skills-training course teaches trainees how to build leadership competencies such as communication, authorization, and coaching and motivating subordinates. It also focuses on the common issues that supervisors face and solutions to address these issues.  
- The stress-management training workshop focuses managing stress and identifying ways to mitigate stress. The course will start by identifying the symptoms and signals of stress and then provide good practices for better stress management.  
A factor contributing to the success of the program is that it demonstrates to management that as workers’ management skills are improved, their professional satisfaction also often improves. Another success factor is the participatory methodology used in trainings, which helps trainees internalize messages and support peer-to-peer learning after the training.  
The main challenges faced by the program are related to the timing of training around the tight schedule of management teams inside factories, especially during the peak season. To address this challenge, CTI trainers work to gain commitment at the senior management level, and enlist senior management to communicate the value proposition to participating middle managers. CTI further encourages participating factories to incentivize worker participation with promotion opportunities on completion of training programs. |
| --- | --- |
| Est. 2004, ongoing | Costa Rica: National Learning Institute | The Costa Rican government’s National Learning Institute (INA) offers free specialized technical training to workers in zones. To identify the skills training desired by investors, the Costa Rica Investment Promotion Agency (CINDE) facilitates a working group of companies in free zones, consisting of general managers and human resource managers who meet quarterly with the purpose of providing companies a channel to communicate their concerns and needs, including desired skills in the labor force, which are communicated to INA to inform its curriculum. Additionally, some investors work directly in partnership with INA to design training programs.  
As a result, companies have skilled workers and are able to have policies to “promote from within.” A worker spoken with at one company had been there 8 years, working her way up from operator, to supervisor, to supervisor of the most complex production line.  
Additionally, the Costa Rican government is committed to ensuring that university and technical institutes include curriculum that matches the needs of the desired workforce of companies in free zones. |
| Cost: US$8,500 per facility inclusive of travel cost | Egypt: Ministry of Trade and Industry Training Program | The Egyptian government’s Ministry of Trade and Industry offers a subsidized skills-training program for factories. Factories apply and pay 10–20 percent of the training costs, while the ministry pays 80–90 percent and provides an onsite trainer. Training programs are run by three nongovernmental organizations:  
1. ITC / IMC (website: www.itc-egypt.org)  
2. TVET program  
3. Productivity and Vocational Training program  
Workers who participate in the program develop improved skills and managerial abilities and increase their opportunities for promotion. In turn, this enables factories to promote from within, extending workers’ tenure rather than hiring from the outside. |

(Continues on next page)
Recommendation 3

Investors should allow and encourage the creation of women’s welfare committees within workers’ associations

Currently, female workers in Bangladesh EPZs are underrepresented on workers’ association (WA) executive committees. This study found less than 1 percent participation by women in WA leadership.

BEPZA investors as well as Solidarity Center, an international NGO that helps build workers’ capacity for collective bargaining and has assisted BEPZA in building the workers’ association program, confirmed that female participation at the leadership level is very low.92

92 Interview, Solidarity Center, June 10, 2010; BEPZA Investor Focus Group, May 31, 2010.

Summary

Women’s welfare subcommittees will help support women’s participation in workers’ associations, and will ensure the inclusion of women’s perspectives and concerns in conversations with management. As female workers’ concerns are often different from men’s, or the reasons behind their concerns are different, this may support the creation of innovative solutions with benefits for both workers and management.

Business Impact

Business benefits may include productivity and quality improvements, lower turnover, an improved reputation and enhanced risk management. A BSR study conducted for the Levi Strauss Foundation, for example, saw a 3 percent drop in turnover, and factory management attested to productivity gains.4

Stakeholder Roles

IFC: Ongoing support and innovation of BEPZA Counselors Program to promote women’s participation in workers’ associations through women’s welfare subcommittees, with potential participation of female counselors in their factories’ committees.

Enterprises: Allow and encourage the creation of women’s welfare subcommittees within workers’ associations. Allow participation of committee members in zone capacity-building program.

International Buyers: Encourage suppliers to create women’s committees and provide limited financial cost-sharing where appropriate.

BEPZA: Support BEPZA counselors’ rights-awareness pilot program in Dhaka EPZ. Support capacity-building program for women’s welfare committee members from zone enterprises.

Current rights-focused activities are mainly driven by buyers at the enterprise level, with the exception of the BEPZA Counselors program, which focuses on rights and responsibilities awareness of workers and managers at the zone level. To encourage women’s engagement and development of leadership roles within workers’ associations, this study recommends the creation of women’s welfare subcommittees with women-only membership, and with representation on the executive committees. This will allow women to address not only their rights, but also other concerns, such as child care, harassment, or upward mobility. It may also create opportunities for factory management to learn about issues they were not aware of previously.

**Time and Cost Summary**

Creating a women’s welfare committee should not come at great cost to zone investors. In fact, the majority of the costs would likely be borne by workers and the existing workers’ association, in the form of workers’ time spent on participating in the committee and small costs covered by WA member dues.

The cost to the enterprise will include the time of its human resources officers spent on supporting the creation of the committee as needed, and the cost of a capacity-building course for the committee members. The approximate costs for such a capacity-building program would likely be $2,000–$5,000 per enterprise. BEPZA’s facilitation of capacity building for ~10 pilot enterprises might help reduce costs per enterprise.

### TABLE 15 Action Plans with Stakeholder Roles

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women’s Welfare Committee, Enterprise</strong></td>
<td></td>
</tr>
</tbody>
</table>
| 1. IFC and BEPZA communicate findings and recommendations to BEPZA investors (1 month) | • IFC: Provide workshops to BEPZA investors and zone management to build support for participation  
• BEPZA: Promote women’s associations through workshops and other outreach to investors  
• Investor: Participate in workshops, agree to allow workers to create women’s committees that are appropriate and relevant for their enterprise(s)  
• Buyer: Help make the business case to investors  
• Workers’ Association: Determine that women’s committee will be relevant and contribute to success of the workers’ association as a whole |
| 2. Factory human resources team, assigned BEPZA counselors, and WA executive committee meet and discuss findings from global study and Bangladesh study about the unique needs of female workers, to vet the idea of a women’s welfare subcommittee (2 weeks) | • BEPZA/IFC: Allow counselors to support outreach to workers, provide training to counselors to lead workshop for management and workers  
• Investor: Allow human resources teams and others to coordinate with workers’ association and counselors on this issue  
• Workers’ Association: Determine that women’s committee will be relevant and contribute to success of the workers’ association as a whole |

(Continues on next page)
**TABLE 15** Action Plans with Stakeholder Roles (Continued)

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. WA executive committee facilitates a vote regarding a women’s welfare committee (2 weeks)</td>
<td><strong>Workers’ Association</strong>: Organize and conduct vote on issue</td>
</tr>
</tbody>
</table>
| 4. If results of the vote are favorable, workers’ association, human resources department, and BEPZA counselors disseminate information for election of women's welfare subcommittee members (1 month) | **Workers’ Association**: Organize and conduct election  
**BEPZA Counselors**: Assist WA in conducting election  
**Investor**: Allow human resources department to support WA election of women’s welfare committee |
| 5. Election of women's welfare subcommittee members selected; new subcommittee members elect head to serve on WA executive committee (1 month) | **Women’s Welfare Committee Members**: Elect head to serve on WA executive committee |
| 6. Investor and workers’ association enlist mutually acceptable NGO to provide capacity training to new subcommittee members (2 months) | **Investor and WA**: Hold meetings with potential service providers to vet and select one  
**Potential Service Providers**:  
Solidarity Center, Bangladesh  
Sheva |
| 7. Subcommittee meets regularly and discusses and advocates for issues critical to female factory workers (Ongoing) | **Women’s Welfare Committee**: Hold regular meetings |
| 8. At three and six months after the election, BEPZA counselors interview subcommittee members and assess effectiveness of subcommittee for workers and company (2 weeks) | **IFC/BEPZA**: Support use of counselors to conduct relevant interviews and report to factory management, BEPZA, and workers’ association members  
**Service provider**: Provide training to BEPZA counselors on what to evaluate and how, and create evaluation tools including metrics for health impacts and business impacts |
| 9. BEPZA examines results of pilot, and considers making gender committees compulsory for enterprises located within the zone with more than a certain percentage of female workers. | **IFC**: Provide examples of similar policies as needed  
**BEPZA**: Articulate and implement policy  
**BEPZA Counselors**: Monitor adherence to policy |

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**Gantt Chart**

<table>
<thead>
<tr>
<th>Dialogue</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Ongoing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. IFC &amp; BEPZA → investors findings &amp; recommendations</td>
<td>![Gantt Chart Bar]</td>
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<tr>
<td>2. Human resource, counselors &amp; worker association discuss findings</td>
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<table>
<thead>
<tr>
<th>Committee</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Ongoing</th>
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<tbody>
<tr>
<td>3. Executive committee vote re women’s welfare committee</td>
<td>![Gantt Chart Bar]</td>
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<td>4. Disseminate information about the election of subcommittee members</td>
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<tr>
<td>5. Elections of members and head</td>
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<table>
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<tr>
<th>Training &amp; Meetings</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
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<tr>
<td>6. NGO provides capacity training</td>
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<td>7. Regular meetings</td>
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<table>
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<tr>
<th>Evaluation</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Ongoing</th>
</tr>
</thead>
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<tr>
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TABLE 16 □ Monitoring and Evaluation Indicators

<table>
<thead>
<tr>
<th>Impacts</th>
<th>Type</th>
<th>Description</th>
<th>Data Sample</th>
<th>Data Source</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Output</td>
<td>Active women's committee</td>
<td>Factory</td>
<td>Survey</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of committee members trained on rights and responsibilities</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td># of committee meetings per year</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Committee turnover rate</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>% of women on WA executive committee</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Policies/programs targeting women established</td>
<td>Factory</td>
<td>Factory records</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>% of women workers with positive attitude toward management</td>
<td>Factory</td>
<td>Factory survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Turnover rate</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
</tbody>
</table>

TABLE 17 □ Examples, Women’s Committees: Global Study

**Example: Flower Farm, Kenya**
- Est. 2007, ongoing
- Cost: Minimal cost of initial training

This cut-flower farm in Kenya’s Naivasha region has established an innovative system of gender committees, subcommittees of their already established workers’ associations. The gender committees enable the farm’s human resources department to monitor and address women-specific issues by working directly with female workers on the committees. The farm established the committees in response to a growing awareness among management of unplanned pregnancies, HIV/AIDS infection, and sexual harassment being experienced by female workers. These challenges were recognized by management as a serious risk to stability, safety, and productivity in the workplace, and yet the workers’ association (dominated by men at the time) seemed unable to identify or address the issues.

When the committees were first established in 2004, the company faced some challenges in getting them set up. The biggest challenge was a lack of understanding among committee members of their proper roles and responsibilities, which resulted in some initial conflicts with supervisors. To address this, the company invested in capacity-building training to help the committee members understand their roles and responsibilities, and to ensure effective management of each role. Examples of training topics include communication, running effective meetings, leadership, rights and responsibilities, HR policies and procedures, challenges women face in management, and others.

Another challenge was a misunderstanding by the workers of what the gender committees should be responsible for—many inappropriate issues were brought in front of the committees in the beginning, so the proper role of the committees needed to be communicated to the workers as well. A final challenge was encouraging women to take up positions as committee members, made difficult by a cultural view of women as inferior and incapable of taking up positions of authority, according to a company HR manager.

Addressing these challenges and making the committees successful required a lot of patience and guidance from more senior HR staff. Another lesson learned was that after this initial hand-holding period, workers became highly capable of addressing the issues assigned to them with minimal supervision. Encouraging this sense of ownership by worker committee members will help make such committees successful.

Since establishing the gender committees, the farm has seen a reduction in unplanned pregnancies, an increase in HIV/AIDS awareness, an increase in condom use, and a reduction of workplace sexual harassment, as well as active worker participation in developing a workplace sexual harassment prevention policy.

(Continues on next page)
Recommendation 4

BEPZA and BEPZA investors should support women’s health education and services and improve workers’ nutrition

BEPZA Counselor surveys found that 94 percent of both male and female workers had missed work in the past 6 months because of illness. The average length of absence ranged from one to eleven days. Male workers’ most frequently cited reasons were headache and poor nutrition, while women’s were menstrual pain and a sick child. Some programs currently exist that address women workers’ unique health awareness and services needs.

In regard to nutrition, about half of the EPZ factories provide hot meals to workers, while the rest provide monetary compensation for meals. According to BEPZA counselors, workers receiving monetary compensation usually save the money and do not eat an adequate meal.

In addition to opportunities for raising awareness and improving policies, there is also an opportunity to improve existing services within the zones. For example, BEPZA should enhance the women’s health services provided via the hospital in Dhaka EPZ, and should explore the potential for opening a women’s clinic within Chittagong EPZ (where there is no hospital). Enterprises could similarly explore enhancing their existing provision of factory clinics, nurses, and visiting doctors (where applicable), to better serve women’s health needs.

Time and Cost Summary
Enterprise-level women’s health programs, including hot-meal provision, can be funded by the enterprise itself, with potential support from the enterprise’s key international clients (buyers). BEPZA-level facility or services improvements

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TABLE 17 | Examples, Women’s Committees: Global Study (Continued)

<table>
<thead>
<tr>
<th>Example: Sime Darby Palm Oil Plantation, Malaysia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Est. 2008, ongoing</td>
</tr>
</tbody>
</table>

In response to a criterion for certification by the Roundtable on Sustainable Palm Oil (RSPO), Sime Darby Plantation enlisted Tenaganita, a women’s rights and health NGO to help it develop and implement a gender policy. RSPO Criterion 6.9 requires that a policy to prevent sexual harassment and violence against women, and to protect their reproductive rights, be developed. The criterion also requires that a specific committee be established to address women’s concerns in plantations. This committee ensures women’s participation and representation and helps to implement and monitor the gender policy.

The program began with bottom-up consultation of workers, formal release of the policy in 2008, and training of managers on the policy following the launch. In consultation, women raised a number of issues that, combined, revealed subjugation by management and wages lower than a living wage. Health challenges, gender-based violence, and family responsibilities, particularly of single mothers, were also raised.

Gender committees gave female workers a venue in which to raise these issues with management, and to identify solutions. Women in the committees were also given leadership training to maximize their effectiveness as committee members and leaders. The project also created a group of women responsible for empowering their colleagues and families, focused on sharing information on health and violence.

The committee and management training resulted in some immediate benefits:

- Overtime wages are being paid fairly
- Management is taking gender into consideration for selected field operations:
  - Women are no longer made to spray chemicals.
  - Workers are allowed to work in teams to split up jobs; for example, heavy bags of fertilizers are carried by men and fertilizer application is done by women.
  - Improvements have been made in company housing conditions
- Additional aid is provided for foodstuffs and in other nonmonetary forms, like transport for school children

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a Interview and site visit, Flower Farm, May 19, 2010.

93 BEPZA Counselor research, April–May 2010.
can be funded by the Bangladeshi government, sponsored by a group of international buyers, and/or supported by international aid organizations if additional funding is needed.

The approximate costs for a 12-month awareness-raising program may range from US$3,000 to $12,000 per factory. Facility improvement costs may vary, but for example, an enterprise could have its nurse trained quite reasonably, and then could seek donated or subsidized products such as sanitary pads or family planning products that workers could buy.

Provision of a nutritious midday meal may cost approximately Tk 1,700–2,000 per worker per year, but workers could pay ~2–3 taka per day (covering between 30 and 50 percent of the meal cost).

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**Action Item, Stakeholder** | **Time Horizon** | **Estimated Cost**
--- | --- | ---
**Health Training, Enterprises** | • 1–3 months to set up  
• 12-month pilot program  
• Ongoing training | $4,000–$8,000 per enterprise, including in-kind expenditures

**Hot Meal Provision, Enterprises** | • 1–4 months to set up  
• Ongoing | • Meal cost estimates require investor input  
• $25,000 for ROI study

**Zone Women’s Health Services, BEPZA** | • 6 months–2 years to set up  
• Ongoing services provision | Formal cost assessment required

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*Approximate costs based on a school meal program of the UN World Food Program, with money added to account for the additional amount of food eaten by adults. Data from [http://www.examiner.com/x-16819-Global-Hunger-Examiner-y2009m7d17-School-meals-in-Bangladesh-fight-hunger](http://www.examiner.com/x-16819-Global-Hunger-Examiner-y2009m7d17-School-meals-in-Bangladesh-fight-hunger) (viewed 08/01/10).*
### TABLE 18  Action Plans with Stakeholder Roles

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Training, Enterprises</strong></td>
<td></td>
</tr>
</tbody>
</table>
| 1. IFC, BEPZA conduct outreach to investors about the value of investing in workers’ health and nutrition. Investors agree and commit to providing health programs in their factories or participating in zone-wide initiatives (1 month) | • IFC: Provide workshops to BEPZA investors and zone management to build support for participation  
• BEPZA: Promote women’s health education programs through workshops, outreach to investors  
• Investor: Participate in workshops, agree to invest in programs that are appropriate and relevant for their enterprise(s)  
• Buyer: Help make the business case to zone investors (their suppliers) |
| 2. Investors explore funding partnerships with buyers (1 month) | • IFC: Facilitate buyer-investor forum on topic  
• BEPZA: Provide facility for forum  
• Investor:  
  • Contact individual buyers to support program  
  • Determine program contents—e.g., women’s health education program and/or enhancing factory-based women’s health services clinic and counseling  
• Buyer: Consider investor funding requests |
| 3. Investors select NGO partner(s) (1–2 months) | **Potential Service Providers (alphabetically):**  
• BSR HERproject  
• CARE Bangladesh  
• CSR Health Solutions  
• Mamata |
| 4. NGO partners implement health education training program for workers and train factory nurses to provide better care for female workers (At 3–4 months, duration 12 months) | • Service Provider 1: Implement program  
• BEPZA: Grant service provider access to zone  
• Investor: Allow service provider access to factory and workers, encourage human resources and production teams to support and/or participate in program |
| 5. At 6 months and 12 months, BEPZA counselors evaluate health and business impacts of health education programs in select factories and report to BEPZA, IFC (1 month) | • IFC/BEPZA: Support use of counselors to evaluate enterprise programs  
• Service Provider 2: Provide training to BEPZA counselors on what to evaluate and how, and create evaluation tools including metrics for health impacts and business impacts |
| **Nutritious Hot Meal Provision, Enterprises** | |
| 1. IFC, BEPZA conduct outreach to investors about the value of investing in workers’ health and nutrition. Investors agree and commit to providing health programs in their factories or participating in zone-wide initiatives (1 month) | • IFC: Provide workshops to BEPZA Investors and zone management to build support for participation  
• BEPZA: Promote hot meal provision as opposed to meal subsidies through workshops, outreach to investors; explore formal policy  
• Investor: Participate in workshops, agree to invest in programs that are appropriate and relevant for their enterprise(s)  
• Buyer: Help make the business case to investors |
| 2. Investors conduct cost analysis of hot food provision or improvements to food (1 month) | • IFC: Facilitate forum with investors on costs and benefits of hot food provision with qualified trainer/nutritionist  
• BEPZA: Facilitate information sharing between investors as appropriate  
• Investor: Assess current costs (subsidy or no subsidy) |
| 3. Investors make changes to food provision (1–2 months) | • Investor: Cover costs of new program |
| 4. Conduct ROI study in 3–4 selected factories to demonstrate business benefits of nutritious hot food provision (1 month) | • IFC: Select service provider to conduct ROI study and cover costs of study  
• Investor: Supply required data for ROI study on hot meal provision costs vs. previous costs, absenteeism, turnover, and productivity  
• Service Provider: Conduct ROI study—may require baseline analysis at start of meal provision |
### TABLE 18  
**Action Plans with Stakeholder Roles**

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Zone Women’s Health Services, BEPZA</strong></td>
<td></td>
</tr>
</tbody>
</table>
| 1. BEPZA explores partnership opportunities with government and/or alternative funding options with assistance from IFC *(3 months)* | **IFC**: Facilitate relationship between BEPZA and ministry. If external funding is needed, provide assistance identifying potential donors.  
**BEPZA**: Conduct outreach to government and donor contacts  
**Investors**: Make case to BEPZA and ministry for support for improvements, benefits to business through IFC-organized workshop  
**Ministry of Health**: Explore potential to deploy services provision in zone; build women’s clinic in CEPZ or create mobile clinic to provide women’s health services in CEPZ  
**Potential International Donors**:  
- International Buyers  
- GTZ, Swedish SIDA, USAID, Danish DANIDA, Canadian CIDA |
| 2. Map out proposed program development for CEPZ *(2 months)* | **BEPZA and All Contributing Stakeholders**: Hold collaborative workshop to determine course  
**Investors**: Provide feedback to BEPZA on most useful services  
**BEPZA Counselors**: Gather feedback from workers on most useful services and mode of service delivery |
| 3. Build out services *(4–6 months)* | **Service Provider**: Contribute to services development  
**Ministry of Health/Donor**: Provide needed assistance  
**BEPZA**: Provide needed assistance, facility |
| 4. Build in M&E to demonstrate uptake of services, key areas of need, remaining challenges to uptake *(1 month, ongoing use)* | **IFC/BEPZA**: Support use of counselors to evaluate enterprise programs  
**Investors**: Keep records of worker uptake of services |

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### Gantt Chart

<table>
<thead>
<tr>
<th>Gantt Chart Category</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Ongoing</th>
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<td>2. Investors explore internal needs, costs</td>
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<td>5. NGO partner, investor implement program(s)</td>
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<td>6. BEPZA, partners build out services</td>
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<td>8. M&amp;E indicators track usage and feedback of BEPZA health services</td>
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### TABLE 19  ■ Monitoring and Evaluation Indicators

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<th>Impacts</th>
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<th>Description</th>
<th>Data Sample</th>
<th>Data Source</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Factory and Zone services</strong></td>
<td>Output</td>
<td>% of workers with access to a hospital</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
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<tr>
<td></td>
<td>Output</td>
<td>Average distance traveled to hospital</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Average distance traveled to women's health services</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td># of zone-wide clinics</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Women's health services offered at zone-wide clinics</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td># of factories that contribute financially to zone-wide clinics</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of female workers using zone clinics</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of female workers using zone clinics’ women's health services</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of factory clinics providing women's health services</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of workers using factory clinics</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of female workers using factory clinics</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td># of enterprises providing maternity and nursing leave</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Health-related absenteeism rate</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Employee loyalty (turnover)</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Employee satisfaction</td>
<td>Factory</td>
<td>Survey</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Productivity</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td><strong>Factory Health Education</strong></td>
<td>Output</td>
<td># of factory-provided health clubs/health fairs</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of factories providing women's health education training</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of factory workers trained</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td># of training hours</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Total # of workers trained</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Level of understanding among workers of general and reproductive health</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>% of female workers using factory clinics</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Health-related absenteeism rate</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Employee loyalty (turnover)</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Employee satisfaction</td>
<td>Factory</td>
<td>Survey</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Productivity</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
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</table>
TABLE 19  ■ Monitoring and Evaluation Indicators (Continued)

<table>
<thead>
<tr>
<th>Impacts</th>
<th>Type</th>
<th>Description</th>
<th>Data Sample</th>
<th>Data Source</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hot Meals and Nutrition</td>
<td>Output</td>
<td>% of factories providing hot meals</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Impacts</td>
<td>Output</td>
<td>% of factories providing lunch allowance</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Increased life expectancy,</td>
<td>Output</td>
<td>% of factories with nutritionist</td>
<td>Zone</td>
<td>Zone records</td>
<td>Quarter</td>
</tr>
<tr>
<td>Decreased maternal mortality rates,</td>
<td>Output</td>
<td>% of workers eating hot meal daily</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td>Increased GDP, Increased national</td>
<td>Outcome</td>
<td>Employee loyalty (turnover)</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
<tr>
<td>competitiveness</td>
<td>Outcome</td>
<td>Employee satisfaction</td>
<td>Factory</td>
<td>Survey</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Productivity</td>
<td>Factory</td>
<td>Factory records</td>
<td>Year</td>
</tr>
</tbody>
</table>

(Continues on next page)

TABLE 20  ■ Examples, Women’s Health: Global Study

Example: HERproject Egypt

Dates: 2009–2010
Cost: US$8,000 / factory for health education program; Return-on-investment study carries additional costs

HERproject was launched to address low levels of health awareness among female factory workers6 as well as to demonstrate the benefits to businesses of factory-based health programs.7 An initiative of the Center for Development Services (CDS), in partnership with BSR and the Extending Service Delivery Project (USAID), HERproject was implemented in three garment factories in Egypt over the period 2009–2011. The model included identifying peer educators in each factory, delivering monthly training sessions to the peer educators on women’s health topics, and then encouraging the peer educators to spread their learning to peers and be available to counsel female workers while at work.

At completion, the program was found to have improved improved women’s health knowledge on key topics including family planning, menstrual hygiene, pre- and postnatal care, and sexually transmitted infections and blood-borne diseases. Health behavior and attitudes also improved with regard to hygiene, nutrition, a healthy lifestyle, and female genital mutilation. By investing in women’s health education, the participating factories have also benefitted and increased their competitiveness. Specific business benefits include:

- Reduced health-related absenteeism: One factory saw a reduction from 13.5 to 9.5 percent, the other from 15 to 10 percent;
- Reduced requests for early leave, particularly for reasons related to menstrual pain;
- Increased employee loyalty, especially among women workers: One factory saw a 5+ percent difference between the turnover rates of women and men at the end of the project;
- Improved productivity;
- Improvement worker-management relations;
- Improved worker concentration; and
- Increased leadership and communication skills among workers.

Challenges encountered during the program included limitations on time for training within the factory, mostly tied to production peaks; resistance from some factory managers; turnover of key program staff such as peer educators, nurses, and HERproject trainers; and cultural challenges in addressing sensitive women’s health topics. Challenges were addressed throughout the project using collaboration, training methods for new recruits and peer educators, and training materials formulated for dealing with sensitive issues.

A key factor in the program’s success was the focus on factory nurses’ involvement, development, and leadership. Nurses’ roles and performance expectations were also expanded in some factories, to include counseling and factory-based presence—their role was made more proactive and focused on preventative care, rather than reactive and focused on basic treatment for accidents and emergencies.

This program has the potential to be rolled out to factories operating in zones around the world. It is currently being successfully implemented in more than seventy factories in Bangladesh, China, India, Mexico, Pakistan, and Vietnam.
TABLE 20  ■  Examples, Women’s Health: Global Study

| Example: Future Mothers’ Club, El Salvador | In 1998, a garment factory established a “Club Futura Mãmá” (Future Mothers’ Club) in addition to the gynecological and pediatric services offered by the zones in which it operates (Export Salva and AIP). The club focuses on ensuring better health for women employees who are pregnant or have recently given birth and their children. Prenatal activities include training on nutrition and care of infants, and postnatal activities include counseling and assistance in caring for the child. The company brings in outside service providers for some of this work. By ensuring that its women workers understand how to properly care for themselves and their children, the company creates business value through a more satisfied workforce and reduced absenteeism and turnover. This service is particularly impactful since many of the workers come from rural areas where science-based reproductive health education is limited. Club activities are ongoing in all factories with no set end-date; the program will end when and if needs have been met. |
| Example: ESD Program, Bangladesh | The program was implemented in a factory in Chittagong, Bangladesh. The factory had 450 employees, 85 percent of whom were women. HSPDA supported program implementation, which included funding a factory-based clinic operating 3 days per week at a cost of approximately US$47 per week. The health team comprised a doctor (Ob/Gyn), a nurse-counselor, and an attendant. Over the 18 months of the program (Jan. 2005–June 2006), the clinic recorded 1,145 consultations, which provided 2,263 treatments. The program also included a peer education program that sought to raise awareness among workers about the services available in the clinic and the importance of utilizing the services. For visiting the clinic and receiving basic health services and information, including reproductive health and family planning products, workers paid a co-pay of Tk 5 (or seven US cents) per visit—the equivalent of the cost of a cup of tea or two bananas at a local food vendor. In examining the business value of the program over 18-months, the study found the following:

- **Audit Data:**
  - Average of 18 percent fewer days lost to absenteeism (from 867 to 712);
  - A 46 percent decrease in staff turnover (from 40 to 21)
- **Worker Interviews:**
  - Less likely to be absent from work
  - More likely to stay in their current job
  - More likely to have positive attitudes toward factory management

The study quantified the monetary value of the return on investment in reduced absenteeism and turnover as US$3:$1 over the 18-month program period. |
| Example: Jordan zone-wide clinic with women’s health services | Factory clinics provide basic services (most only have a doctor for a few hours per week) and the clinics are often ill equipped to address female health issues. Given the limited capacity of factory clinics, the General Trade Union of Workers in Textile Garment & Clothing Industries, with financial support from the Japanese government, has established and manages two zone-wide general medical clinics in Irbid and Al Dulayl. Factories can pay the union a fee to treat their workers at the union clinic, which has more advanced medical services than factory clinics and provides women’s health care services (gynecology, obstetrics, ultrasound). The clinics provide service to more than 70,000 workers annually.

A major challenge was convincing employers to allow their workers to use the clinics. One tactic used was to sign medical agreements with zone-based companies for the clinics to cover the cost of treatment, medical examinations, and initial tests. This was successful, particularly because Jordanian law requires factories to provide a doctor, and the clinics made it easier for factories to meet this requirement. A remaining challenge is securing updated medical instruments and tools, and obtaining medicine for dispensing, because companies do not cover these costs.

One major success of the clinic project was to put in place a system of medical check-ups for hearing and lung health, as these are key occupational health issues in the garment sector. This model was so successful that it was adopted by the Jordanian Ministry of Health and Labor Ministry for use by all factories and nearby hospitals, both inside and out of qualified industrial zones. |

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* a BSR, Women’s General & Reproductive Health in Global Supply Chains, October 2006.
Recommendation 5

BEPZA should create a zone-sponsored child-care center or group of centers to increase workers’ uptake of and benefit from factory-level child-care services.

The child-care system that currently exists in factories is required by law, but is not being implemented effectively. Workers are not using the facilities because they are inadequate, inaccessible, or culturally unacceptable. Meanwhile, investors are still paying for inadequate or underused services.

Specific reasons given to BEPZA counselors for underutilization:

- 84 percent do not use child-care services because they are not secure or oversight is poor
- 16 percent said the center is too small or poorly ventilated
- 16 percent said transporting children to zones is a challenge
- Many centers simply comply with the literal law and offer a room without child-care providers, or the child-care providers are under-qualified
- Factories place limits on use of child-care centers, such as age or number of children
- There is a cultural preference to leave children with a relative or trusted elder near home

An opportunity exists for BEPZA to create shared and zone-managed child-care centers for use by all workers in the Dhaka and Chittagong zones. Such a center will help BEPZA investors meet compliance requirements without having to manage a child-care center internally. This would improve the attractiveness of locating a business in the zone by reducing the financial burden on any one factory, while ensuring that all factories operating in the zone are in compliance with Bangladeshi law. It would also ensure that all women working in the zone have a reliable child-care resource, and therefore would potentially reduce absenteeism—or the likelihood of women missing work because their child-care provider is unavailable or sick, which was frequently cited as a reason for absenteeism in the worker-based surveys. Investors confirmed that this solution would be acceptable to most of them and preferable to the majority.

BSR/BEPZA Counselor research, April-May 2010.
BSR/BEPZA Counselor research, April-May 2010.
BSR/BEPZA Counselor research, April-May 2010.

Summary

Most female workers are dissatisfied with or underserved by existing factory-level child-care services. A zone-managed facility will relieve factories of the burden of provision and will facilitate improved legal compliance and easier compliance monitoring.

Investors should advocate the creation of the center to BEPZA, explaining their current challenges and the benefits of this solution. Investors will contribute required fees to allow their workers to use the center once established, and they should modify their transportation policies to allow children under five to travel with their parents to the center.

Business Impact

Women often miss work to care for their children; a center would reduce such absenteeism by allowing women to have their children close by. High-quality child care is a strong nonfiscal incentive for women to remain in their job. For example, in Kenya, female factory workers are paying almost 3 times their cost in rent for good child-care services, and opt to live in the slums in order to afford these services.

Stakeholder Roles

IFC: Facilitate relationship between BEPZA and ministries.

Enterprises: Pay into zone-wide child care; modify transportation policy to allow access to workers’ children under 5 years of age.

International Buyers: Encourage suppliers to utilize the child-care center; acknowledge participation in the center in auditing protocol; provide limited financial cost-sharing where appropriate.

BEPZA: Conduct feasibility study of zone-wide child-care center (study may require external assistance); identify spaces for child-care center; manage center; fund outreach and awareness-raising by local NGO to drive uptake of child-care center.

Ministries of Women and Children/Education: Partially subsidize child-care/preschool services for women working in zones.
However, some problems with this solution remain and would need to be explored ahead of full-scale implementation. Both investors interviewed in May 2010 and international buyers interviewed in November 2010 questioned the viability of a shared center. For example, some questioned whether supervisors would allow women to leave the factory premises during the working day to breastfeed their babies. Second, the issue of safe transportation was raised—factories and/or BEPZA would need to create policies and systems that support women bringing their babies from home to the child-care center. This issue may make community-based child-care centers more appropriate.99

**Time and Cost Summary**

If a bricks-and-mortar structure needs to be built to house a child-care center or multiple centers, one-time funding can be sought from international donors for this purpose. Assuming that a usable structure(s) exists, Phulki (a qualified NGO with existing child-care programs in factories) has provided cost estimates for establishing a program. The program components would include a training program for child-care providers as well as an outreach program to female workers to encourage use of the facility in ten pilot factories. Phulki estimates the costs of the program at Tk 598,720 for one year, or approximately US$8,650. This cost excludes equipment and furniture costs, which would be assessed based on existing materials.

Under the program design above, the ten pilot factories would pay into the center to allow their workers to use it. These costs could cover a portion of the worker outreach program as well as the caregivers’ salaries.

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<table>
<thead>
<tr>
<th>Action Item, Stakeholder</th>
<th>Time Horizon</th>
<th>Estimated Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare Center Utilization, Enterprises</td>
<td>Immediate and ongoing following establishment of center (see below)</td>
<td>• $10–$15 per female worker user per month, or, alternatively, • Payscale based on total number of female workers rather than use</td>
</tr>
<tr>
<td>Zone Child-Care Center, BEPZA</td>
<td>• 6 months–2 years to set up, dependent on need for construction • Ongoing services provision</td>
<td>Formal cost assessment required</td>
</tr>
</tbody>
</table>

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**TABLE 21 ■ Action Plan**

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEPZA Child-Care Center(s)</td>
<td>• IFC: Provide workshops to BEPZA investors and zone management to build support for participation • BEPZA: Promote value of quality child-care to investors • Investor: Participate in workshops; express support for and commitment to zone-wide child-care center • Buyer: Provide support of outreach as relevant</td>
</tr>
<tr>
<td>1. Investors communicate need for EPZ-level child-care center(s) to BEPZA. BEPZA and investors agree on and commit to child-care center(s) (1 month)</td>
<td></td>
</tr>
<tr>
<td>2. If needed, BEPZA and IFC explore funding options for construction with government ministries and international donors (2 months)</td>
<td>• IFC: Provide funding map of potential donors; arrange introductions to BEPZA, investors • BEPZA: Conduct feasibility study of zone-wide child-care center • Potential International Donors: • GTZ • DFID • Canadian CIDA • Swedish SIDA</td>
</tr>
</tbody>
</table>

(Continues on next page)
TABLE 21  Action Plan (Continued)

<table>
<thead>
<tr>
<th>Action Plan Step</th>
<th>Stakeholder Roles and Resources</th>
</tr>
</thead>
</table>
| 3. BEPZA, investors, and IFC identify implementing organization via formal proposal-solicitation process (2 months) | **Potential service providers:**  
- Phulki, Dhaka  
- MAMATA, Chittagong |
| 4. Investors apply to participate in pilot program, and pay determined cost per % of female workers (2 months) | **Investors:** Pay into zone-wide child care; modify transportation policy to allow access to workers’ children under 5  
**BEPZA/IFC/Service Provider:** Accept factories for participation in the pilot program |
| 5. Selected implementing organization implements training program for participating investors’ child-care providers and external child-care providers as needed (1 month) | **Service Provider:** Design training content and conduct child-care provider training |
| 6. Implementing organization runs awareness-raising campaign within zone to encourage women to use new center(s); participating investors’ human resources staff support outreach to workers (3 months) | **Investor:** Support human resources departments’ participation in outreach  
**Service Provider:** Design outreach plan and conduct outreach in participating factories |
| 7. Center opens | **Service Provider:** Monitor child-care providers continuously for first 3 months |
| 8. At six months, external evaluation examines uptake and quality of center (3 months) | **Potential External Evaluators:**  
- Bangladesh Institute of Development Studies (BIDS)  
- BEPZA counselors, following training by qualified M&E service provider  
- Other |

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Gantt Chart

<table>
<thead>
<tr>
<th>Action</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Ongoing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outreach &amp; Commitment</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>1. Investors ➔ BEPZA</td>
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<tr>
<td>Planning</td>
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<tr>
<td>2. Explore funding options</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3. BEPZA, Investors, &amp; IFC Identify implementing org</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>4. Investors commit to participate</td>
<td></td>
<td></td>
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<td>Implementation</td>
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<tr>
<td>5. Selected partner implements training program</td>
<td></td>
<td></td>
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<tr>
<td>6. Partner runs awareness campaign</td>
<td></td>
<td></td>
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<td>7. Childcare center opens</td>
<td></td>
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<tr>
<td>Evaluation</td>
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<tr>
<td>8. Evaluation of uptake and quality</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
### TABLE 22  Monitoring and Evaluation Indicators

<table>
<thead>
<tr>
<th>Impacts</th>
<th>Type</th>
<th>Description</th>
<th>Data Sample</th>
<th>Data Source</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower unemployment rate, Increased female labor force participation rate, Increased GDP</td>
<td>Output</td>
<td># of women with enrolled children</td>
<td>Zone</td>
<td>Center records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of mothers (children under 6) in participating factories with enrolled children</td>
<td>Factory</td>
<td>Factory records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Average factory contribution</td>
<td>Zone</td>
<td>Center records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td># of factories contributing to facility</td>
<td>Factory</td>
<td>Center records</td>
<td>Quarter</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Factory worker satisfaction rate with child-care facility</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Alternative methods of child care</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>% of mothers (children under 6) using alternative methods of child care</td>
<td>Zone</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Output</td>
<td>Average distance traveled to child-care facility</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Absenteeism rate</td>
<td>Factory</td>
<td>Factory records</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Productivity</td>
<td>Factory</td>
<td>Factory records</td>
<td>Biannual</td>
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<tr>
<td></td>
<td>Outcome</td>
<td>Worker satisfaction with factory</td>
<td>Factory</td>
<td>Survey</td>
<td>Biannual</td>
</tr>
<tr>
<td></td>
<td>Outcome</td>
<td>Turnover</td>
<td>Factory</td>
<td>Factory survey</td>
<td>Biannual</td>
</tr>
</tbody>
</table>

### TABLE 23  Examples, Child Care: Global Study

**Example: Phulki Day-Care Program, Bangladesh**
Ongoing programs

Phulki is an NGO that specializes in providing support for working women, and is considered an expert in workplace child-care centers in particular. One of Phulki’s child-care programs establishes and sometimes manages day-care centers in factories. Phulki manages about 30 day-care facilities in factories and has helped factories set up approximately 100 others. Phulki also runs more than 30 community day-care centers. Phulki is in the process of creating a franchise model to train NGOs to run the same program in other parts of the country. In its work with factories, Phulki has found that factory management often would prefer to pay Phulki to manage the day-care centers that are required by law than have to run the centers themselves.

**Example: Crèche, India**
Dates: 2001–2002 systems development, crèche ongoing

Golkadas Images Private Limited has sixteen factories employing approximately 13,500 people in and near Bangalore, India. 85 percent of Golkadas Images’ employees are women. The company established a workplace “crèche” (child-care center) in one factory in Bangalore in response to a demonstrated need among workers, as well as a national law requiring such services. The crèche is available for worker’s children age 6 months and up, and there is no waiting list or restrictions on usage. Since creating the crèche, Golkadas Images’ management has observed improved productivity and attendance at work by female workers with children.

**Example: Collaborative Crèche, India**
Dates: Unknown

The crèche cares for over 500 children of workers at over 60 factories in Ambattur, near Chennai, India. Each factory pays into the costs of the center. Unfortunately this study was unable to acquire additional details regarding this program.
Chapter 7
Implications for Competitiveness

Most current programs specifically targeting women in Bangladesh are conducted at the enterprise level, but there is great potential to expand the positive business impact of enterprise-level programs at the zone level.

Examining the business case for programs targeting women in Bangladesh from three different angles, we find the following:

**Enterprise**: Do programs and policies targeting women reduce turnover and absenteeism and/or increase profitability?

- Quantitatively and qualitatively, factories and international buyers have found benefits to businesses from workplace programs targeting women, in the form of enhanced worker loyalty and skills, reduced absenteeism, and reduced turnover. It can be assumed that the above results also contribute to improved productivity and quality.

- The second area of business benefit is in risk mitigation, preventing capital flight and supporting compliance with the law vis-à-vis women workers’ rights. This is important to buyers, and, as women are among the most vulnerable employees, their need for protection is heightened.

**Zones and BEPZA**: Do programs and policies targeting women increase the likelihood that businesses will locate in the zone?

- Zones in Bangladesh currently have the reputation of providing generally better pay and working conditions than factories outside of the zones. This reputation can be further enhanced by announcing a renewed focus on women working in EPZ factories. In addition, the benefits of legal compliance and greater ability to meet buyers’ standards within the zones rather than outside can help Bangladesh’s EPZs grow their share of the export market. Though legal compliance is not specific to women, improved compliance will disproportionately impact women through compliance with policies providing protections such as child care and maternity leave.

- If BEPZA develops some zone-level policies or programs targeting women, it can also use findings on the enterprise-level business benefit to encourage investors to locate in the zone.

**National Economy**: Do programs and policies targeting women contribute to job creation and increase foreign investment and GDP? There is less evidence of this type of impact; however, a few assumptions might be made:

- Improving the working conditions and living standards of female factory workers in the EPZs will contribute to an improved perception of Bangladesh as a sourcing destination for international buyers, which may lead to increased foreign investment.
Increasing the skill level of the female workforce through enterprise- and zone-level programs will also contribute to enhancing Bangladesh’s competitiveness for foreign investment in the RMG industry. It may also support the growth of higher-skilled manufacturing industries, such as electronics.
# Resources

## Key Implementers and Experts in Bangladesh

<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Location</th>
<th>Focus Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awaj Foundation</td>
<td>Dhaka</td>
<td>Workers' rights, workplace programs, living wage, women's rights, women's health</td>
</tr>
<tr>
<td>Bangladesh Federation of Women Entrepreneurs</td>
<td>Dhaka</td>
<td>Various programs to support women entrepreneurs: Advocacy, training, exchange programs, mini-mart startups, mentoring</td>
</tr>
<tr>
<td>Bangladesh Institute of Labour Studies (BILS)</td>
<td>Dhaka</td>
<td>NGO promoting workers' rights and human rights. Specific program targeting women workers, Common Demand for Women Workers, includes advocacy, leadership training programs, women's committees within trade unions.</td>
</tr>
<tr>
<td>Bangladesh Legal Aid and Services Trust (BLAST)</td>
<td>Dhaka</td>
<td>Legal aid NGO</td>
</tr>
<tr>
<td>Bangladesh Mahila Parishad</td>
<td>Dhaka</td>
<td>Women's legal aid and advocacy organization</td>
</tr>
<tr>
<td>Bangladesh National Women Lawyer's Association</td>
<td>Dhaka</td>
<td>Women's legal aid and advocacy organization</td>
</tr>
<tr>
<td>Bangladesh Women's Chamber of Commerce and Industry</td>
<td>Chittagong</td>
<td>Women's business association. Runs trainings for female business owners.</td>
</tr>
<tr>
<td>BRAC</td>
<td>Various</td>
<td>Poverty-alleviation programs including education, health, knowledge and skills training, social enterprise, and human rights and legal services.</td>
</tr>
<tr>
<td>CARE Bangladesh</td>
<td>Dhaka</td>
<td>Programs focused on women's health and empowerment. Some workplace programs, working with local organizations such as Mamata and Sheva.</td>
</tr>
<tr>
<td>Chittagong Women's Chamber of Commerce and Industry</td>
<td>Chittagong</td>
<td>Women's business association.</td>
</tr>
<tr>
<td>Engender Health</td>
<td>Various</td>
<td>Women's health experts. Provide trainings to doctors and nurses, work mostly in rural areas.</td>
</tr>
<tr>
<td>GTZ</td>
<td>Dhaka</td>
<td>German government donor supporting development programs. Progress Program promotes social and environmental production standards in the RMG industry. Joint program of Bangladesh Ministry of Commerce and the German Federal Ministry of Economic Cooperation and Development (BMZ), implemented by GTZ and partners.</td>
</tr>
<tr>
<td>INCIDIN</td>
<td>Dhaka</td>
<td>Community and Industrial Development Initiative in Bangladesh. Conducts research and implements programs serving vulnerable populations.</td>
</tr>
<tr>
<td>Karmojibi Nari</td>
<td>Dhaka</td>
<td>Organization of women workers, striving to establish rights, dignity, and authority of women workers as well as women and laborers.</td>
</tr>
</tbody>
</table>

(Continues on next page)
### Organization Name | Location | Focus Area
--- | --- | ---
Mamata | Chittagong | Workers’ empowerment, women’s empowerment, access to finance, women’s health, literacy, community outreach

**Marie Stopes International, Bangladesh** | Various | Women’s health experts and implementers. Have train-the-trainer programs for social compliance, offerings on women’s health and life skills, also factory-nurse training programs.

**NUK (Centre for Women’s Initiatives)** | Dhaka | Gender equality and women’s rights organization. Large social audit program.

**Phulki** | Dhaka Partners in Chittagong | Child care, services for working women, women’s health. Programs training factory child-care providers and raising awareness of providers among mothers.

**Sheva** | Dhaka | Social compliance monitoring, workers’ rights and empowerment

**Smiling Suns Clinics** | Dhaka | Community health clinics. Recently signed agreement with BGMEA to provide factory doctor visits.

**Solidarity Center, Bangladesh** | Dhaka | Workers’ rights education and community engagement. Worker association leadership training programs.

**Swiss Contact, Bangladesh** | Dhaka | Vocational training and social auditing

**UBINIG** | Dhaka | Policy research for development alternatives

**Women Entrepreneurs’ Association (WEA)** | Dhaka | Membership organization for female entrepreneurs and prospective entrepreneurs. Runs business, management, skills training for members.

**Women in Small Enterprise (WISE)** | Dhaka | Connects female entrepreneurs, mostly in small business, with microfinance loans from MIDAS bank